

Diva Benevides Pinho

Gender and Development in Co-operatives

Men and Women sharing in equity and responsibility.

*"... equity between men and women
in all of the Co-operative Movement's
decisions and activities"*

(ICA Strategies, April/2000)

SESCOOP – National Service for Professional Co-operative Education
OCB – Brazilian Co-operative Organization
Brasilia, Federal District – Brazil

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President: Roberto Rodrigues

OCB – Brazilian Co-operative Organization (Brasília, DF)

President: Dejandir Dalpasquale

SESCOOP – National Service for Professional Co-operative Education

President: Dejandir Dalpasquale

GEDEIC – Committee for Gender and Integrated Development in Co-operatives

President: Diva Benevides Pinho

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SUMMARY

| | |
|--|-----------------|
| FOREWORD | <i>i</i> |
| PRESENTATION | <i>v</i> |
| INTRODUCTION | 01 |
| CHAPTER 1 | |
| Gender in Co-operatives – Issues and Roles | 07 |
| 1. What is Gender?..... | 07 |
| 2. Gender Issues and Roles | 09 |
| 3. Gender situation in co-operatives..... | 11 |
| 4. The co-operative tradition of opposing discrimination | 14 |
| 5. Co-operatives in international debate on gender | 15 |
| 6. Co-operatives and gender equality | 16 |
| 7. What do we need to go from words to deeds? ... | 17 |
| 8. Complementary texts | 18 |
| 8.1. ICA - International Co-operative Alliance | 20 |
| 8.1.1 The ICA centenary journey | 20 |
| 8.1.2 Co-operative values and principles | 21 |
| 8.1.3 ICA – Structure and basic statistical data | 22 |
| 8.1.4 Special Information | 23 |
| 8.2. OCB – Brazilian Co-operative Organization..... | 25 |
| 8.2.1 OCB Administrative Bodies | 25 |
| 8.3. SESCOOP – National Service for Professional Co-operative Education | 26 |
| Appendix: A Plan for Sescoop Activities Program | 28 |

| | |
|--|----|
| 8.4. GEDEIC –OCB Committee for Gender and Integrated Development in Co-operatives..... | 33 |
| 8.5. ILO-ACI – The Gender Problem in Co-operatives | |
| An ILO-ACI perspective..... | 34 |
| 8.5.1What are the gender problems in co-operatives?.... | 34 |
| 8.5.2Why is gender integration important?..... | 35 |
| 8.5.3What are the advantages of gender integration? | 36 |
| 8.5.4What can be done to increase the integration of women into co-operatives? | 37 |
| 8.6.FAO – Food and Agriculture Organization | 38 |

CHAPTER 2

Statistical Gender Analysis – A World View 41

| | |
|---|----|
| 1. Introduction | 41 |
| 2. World Gender Statistics | 42 |
| 3. Gender Evaluation using UN indexes | 46 |
| 4. Gender and the Job Market | 47 |
| 5. Gender – Literacy and Schooling | 49 |
| 6. Gender and unemployment | 50 |
| 7. General Observations | 54 |

CHAPTER 3

Employment, unemployment and globalisation

| | |
|--|----|
| – Co-operative Solidarity Generating Jobs | 57 |
| 1. From Industrial Economy to Knowledge Economy..... | 58 |
| 2. Human Resources for the Post-market Era | 59 |
| 3. Does globalisation provoke unemployment or generate new jobs? | 60 |
| 4. Co-operation and the creation of a new social structure for solidarity..... | 62 |
| 5. Co-operatives, job creation and Gender Problems | 63 |

CHAPTER 4

Gender in Brazilian Co-operatives 67

| | |
|---|----|
| 1. Introduction | 67 |
| 2. Gender in Brazilian Statistics..... | 68 |
| 2.1 Brazilian women and the job market..... | 69 |
| 2.2 The growth in demand for qualified labor..... | 69 |
| 2.3 The unemployment problem..... | 70 |
| 2.4 Women ascension..... | 72 |

| | |
|--|----|
| 2.5 The changing Brazilian society..... | 73 |
| 2.6 Women in the Brazilian Constitution..... | 74 |
| 2.7 Women in Brazilian Co-operatives..... | 75 |

CHAPTER 5

The Real and Brazilian Co-operatives 83

| | |
|--|-----|
| 1. The Real Plan - hits and misses..... | 83 |
| 1.1 Exchange Rate fluctuations at the beginning of 1999 | 84 |
| 1.2 Brazil and South America in an international context | 85 |
| 1.3 Looking for new development models..... | 86 |
| 1.4 Co-operatives – Associations and businesses..... | 88 |
| 1.5 Brazilian Co-operative Restructuring..... | 89 |
| 1.6 SESCOOP – OCB Operational Department..... | 90 |
| 1.7 Co-operative law, better late... .. | 90 |
| 1.8 Co-operatives in a knowledge society..... | 91 |
| 2. The Real and Co-operatives..... | 92 |
| 2.1 Co-operative capitalization problems..... | 92 |
| 2.2 Co-operative at the fringes of the OCB..... | 93 |
| 2.3 OCB registered Co-operatives..... | 94 |
| 3. Urban Labor Co-operatives..... | 97 |
| 3.1 Popular Co-operative Technology Incubators..... | 98 |
| 3.2 Health Co-operatives..... | 100 |
| 3.2.1 Medical Work Co-operatives | 100 |
| 3.2.2 Dentists', Psychologists', Nurses', Laboratory Technicians' and others..... | 101 |
| 3.2.3 The UNIMED Complex..... | 103 |
| 3.3 Cultural Co-operatives..... | 105 |
| 3.4 Technical Co-operatives: Law, Computing, Communication and others..... | 106 |
| 3.5 Transport Co-operatives | 108 |
| 3.6 Other Labor Co-operatives | 108 |
| 4. Consumer Co-operatives | 110 |
| 5. Agricultural Co-operatives | 111 |
| 6. Credit Co-operatives | 113 |
| 7. Final Observations | 114 |

Seecoop – center of excellence for Co-operative Education in Brazil 117

Basic Bibliography 123

FOREWORD

Increasing female participation in the co-operative movement is absolutely fundamental. The International Co-operative Alliance has seen this clearly. So much so that after many debates on every continent, this point was firmly reinforced in the re-writing of the first co-operative principle, during the review of co-operative principles undertaken in 1995, in Manchester. This first principle makes reference to "elected men and women", and also prohibits "gender discrimination", along with prohibitions of other types of discrimination, including racial, social, religious etc.

I have been very active in discussions on this subject, ever since presiding over the ICA/Americas. In 1996, in Costa Rica, we provided the first female platform for continental co-operation. There are 4 women serving at present on the ICA board, two of whom were coopted after the elections, against one the previous mandate.

Although advancement of the female cause is not as easy as it may seem at first sight, we are convinced that female participation in co-operatives is indispensable for our future. In order to "promote equality between men and women in all co-operative decisions and activities", the ICA Board approved a document, in July 2000, the *ICA Strategies for Promoting Gender Equality*. It is aimed at the ICA structure and its member organizations.

To give a clear demonstration of its commitment, the ICA decided to adopt special policies for its Statutory Meetings, to assure gender parity among speakers at all meetings, from regional to global levels. At the same time, the ICA is looking to encourage more women to take up positions of influence and to make the public more aware of the positive role and contribution that women make to the co-operative movement when they hold decision-taking positions.

The ICA recommended that steps should be taken to measure the progress that is being made in light of gender issues, in both qualitative and quantitative terms, and that a meeting should be held to publish positive experiences and models which can be used as examples in other regions and countries. The ICA also backed proposals for budget reviews which would include activities to promote gender equality.

The ICA is, however, aware of the complexity of the problem and that invisible barriers persist, barring women from fully-fledged participation at decision-taking levels in all types of organizations, public and private.

This complex issue is being studied by Prof. Diva Benevides Pinho, one of the most knowledgeable co-operative scholars, not only in Brazil but the whole world. A clear and modern thinker, clearly committed to the co-operative cause, she was a pioneer when she introduced the idea of the Gender Committee to take the place of the Women's Committee – a position which she continues to lead on the Americas and ICA World Committees.

Although Prof. Diva Pinho protests at the lack of statistics on a Brazilian and world-wide scale, she manages to point us towards touchstones in the search for alternatives in resolving the gender problem. She analyzes the cultural resistance towards women taking positions of influence in co-operatives, principally some branches such as the agricultural branch. She discusses the impact of the far-reaching changes which are affecting work, technology, family and the community, and which are accompanied by wide-spread social anxiety, springing from male middle-age unemployment, while more qualified women than ever are finding places on the job market. She correctly points out that these are not just problems for women, but also for men and society as a whole, and should be faced together.

Prof. Diva, a symbol of pride to co-operative members and all those who believe that participation and solidarity are decisive factors for balanced development, shows us with this book just how much women can contribute to achieving this end. Even while she is somewhat skeptical as to the speed of changes that give women more space, she shows us ways to achieve them.

For the reasons that I have given, this book is recommended reading for all those who have an interest in studying the growing female participation in all economic, social and political arenas. It is also recommended to social analysts who study women's roles in the new society which is taking shape today. I would go as far as to say that it is indispensable to those who defend democracy and peace in our society.

ROBERTO RODRIGUES
ACI PRESIDENT

PRESENTATION

This book, published in Portuguese and English, brings together studies and considerations which I have been developing with the President of the Co-operative Committee on Gender and Integrated Development (GEDEIC), part of the Brazilian Co-operative Organization (OCB) and in consultation with the Global Women's Committee, from the International Co-operative Alliance.

In Chapter 1 – Gender Roles and issues, I present gender concepts, gender roles and the gender situation in co-operatives - problems which I have been discussing in national and international meetings. I included in this chapter the recent decisions taken at the highest levels of the ICA in April and July of 2000, recommending strategies which seek to increase equality between men and women “in all decisions and activities in the co-operative movement”. In other words, a recommendation for wide-ranging application of these strategies, not only in terms of policy for balanced gender representation in the entire ICA structure, but also in the human resources training activities in the whole ICA structure – for elected personnel, administrative body, employees, members of the departments and affiliated organizations etc. Following this, I discuss the cultural and social resistance faced by co-operatives when

moving from theoretical proposals to concrete action, even with their centuries old tradition of opposing any type of discrimination. Therefore, even with the demonstrations of commitment made at the highest levels of the ICA, I show a certain pessimism towards their immediate consequences. In plainer language - I think that it will not be easy to overcome the barriers to change, over the short or even medium term...

- In Chapter 2 – Statistical Gender Analysis – A World View – I turn the gender discussion towards some aspects which have become apparent with the tendency for the relative balance in world population distribution between men and women to change, a change brought about by, for example, the greater life expectancy for women in relation to men. The indexes used in the UN's comparative gender evaluation, in terms of human development, are based on studies which use training, education and life expectancy indexes, among others. As for, training and education, the statistical data shows that the higher number of women in secondary and higher education in the Western world is already having an effect on the job market. Gender in unemployment, literacy and schooling are other subjects which are also addressed.
- In Chapter 3 – Employment, unemployment and globalisation – I discuss the importance of co-operative solidarity as an important factor in generating jobs and the co-operative role either as agent of social and human change, or as a tool for sowing the seeds of a regulating ethics system, more necessary than ever in a globalized economy.
- In Chapter 4 – Gender in Brazilian Co-operatives – I present some thoughts on the perspectives for change, above all in the job market, resulting from the change in the balance between men and women – a balance which was strikingly present in Brazilian statistics for decades^{01.} Following this, I attempt to show women in the context of Brazilian legislation, the Federal Constitution and the OCB-OCE co-operative system, giving special attention to the medium term tendency to implant the gender

equality strategies recommended by the International Co-operative Alliance. However, as in Chapters 1 and 2, I let a little of my pessimism show through, because I believe that it will still take some time for women to overcome the invisible barriers, the "glass ceiling" which separates them from positions which carry decision and command responsibilities, in all sectors and activities.

In Chapter 5 – The Real and Brazilian Co-operatives – Gender could be studied as a function of economic analysis of each co-operative category, but there are no statistics on either a global or regional scale to support gender hypotheses or simple practical gender observations. Then, I try to discuss and evaluate, from a year 2000 standpoint, the main effects of the Real Plan (Economic Stabilisation Plan) on Brazilian co-operative reality, highlighting economic and financial problems, especially the lack of capital in co-operative companies. I show some aspects of the praiseworthy struggle for survival, above all during the first years of the Real Plan, a struggle conducted through strategic planning and management and cost rationalisation in all areas. I call attention to the fight put up by the co-operatives which make up the OCB system to attain the right for self-management without State interference, and to overcome their own administrative and economic weaknesses. I show how important the finalising of two long term co-operative projects is, projects which are the OCB's two main planks of support: in the credit area the creation of co-operative banks – Bansicredi and Bancob, which make use of the existing mutual and rural credit co-operative network and, at the same time support its growth; and in the human resources training and educational area, the recent installation of the SESCOOP, the National Service for Professional Co-operative Education

Riviera de São Lourenço, 15th August, 2000

Diva Pinho

INTRODUCTION

Are men and women equal partners in the Brazilian co-operative system decision-taking process?

This question, which runs through all of the fundamental considerations presented in this book, is at first glance a simple one. But the question takes on more complicated tones when an effort is made to divide responsibilities equally between men and women, to fulfill a vision of durable, sustainable progress, as much human as economic. Or even when one really tries to make a pact between equals.

This is, in fact, a complex theme. If it is considered only from a Western point of view, we can see that even though we have seen a strong wave of recent change, it is a theme which still stimulates passionate discussion. Why? Because gender issues touch on customs and behavior rooted in economic, political, social and cultural structures within society, whether they are defining structures, those which limit and define the performance of any activity (such as demographic, institutional, social and psychological structures), or economic structures, such as production, income distribution, exchange and consumption.

Apart from the structural problems, which are the fruit, in most cases, of a distant and long standing patriarchal past and predominantly agricultural economy, there are also the inherent

problems of dealing with short term cyclical problems. In this situation there is a daily accumulation of the scarce reports in print and the electronic media, telling of the growing female participation in various areas of activity, including those which were considered male bastions, such as the military.

Whichever angle is explored, however, the greatest obstacle to these considerations has been the lack of statistical data, which is generally incomplete, disjointed and non-defining, and makes analysis and interpretation more difficult, above all when trying to go beyond a general viewpoint and reach more specific levels, be the regional or local.

The OCB focus on the Gender issue.

When I was invited by the Brazilian Women's Committee, part of the OCB, together with the ICA's Global Women's Committee, in the second half of 1997, I proposed a new name for the Committee to Dr. Dejandir Dalpasquale, which he agreed to, so that the condition of the female workforce in co-operatives could be discussed by both men and women co-operative members, within a wide-ranging program of integrated development, in other words, in a Co-operative Committee on Gender and Integrated Development (GEDEIC). Apart from this, men and women participating together is more in line with the tendencies of the 90s, about thirty years after female struggles marked the end of the 50s and beginning of the 60s, when middle class women with University educations started entering the job market.

Now, with the recently approved ICA norms which support gender equality, the pioneering qualities of GEDEIC can be held up as an example in taking responsibility for the need to marshal the strengths of co-operative men and women. Its activities, which are still limited mainly because of financial resources, is an important example of the value of principles of equality between men and women in the co-operative system.

Even so, the ICA has been giving attention to gender equality problems in co-operatives since 1995 (see Resolution Gender Equality in Co-operatives). It was only from 1997, during Roberto Rodrigues' administration, that the ICA board took on the responsibility for establishing special regulations and procedures.

So, in April 2000 the ICA took important steps at the highest levels and recommended a name change for its committees - "women" became Gender Committee or Equal Opportunities Committee, as part of a package of measures to promote equality between co-operative men and women.

At a meeting which took place soon after, in July 2000, the ICA board approved the ICA Strategies for Promoting Gender Equality document. Among other recommendations made to the regional leaders and all of their representatives, two important suggestions for action stand out:

- awareness programs and debates on the gender problem, including suggesting legislative reforms to include more women at decision-taking levels within co-operatives;
- general alignment to reach a balanced gender participation at regional and global meetings.

As an example, the ICA set a target of 30% for female participation among elected members of the Board and its executive; and advised the Regional Offices to adopt the same procedure.

The depth of the problem.

The ICA, as a member of society, is taking on the obligation of identifying the paths which, internally and externally, lead to gender equality. It does however acknowledge the complexity of the problem and presents some very important considerations, which can be summarized as follows:

- gender issues are not only about women, but also about men and should be faced by both;
- gender issues are complex and should not be considered from a simplistic point of view, as a means of perpetuating inequalities is to give the same treatment to people in differing circumstances;
- invisible barriers to women's full participation at decision-taking levels may persist, even though legislation, policy and regulations aimed at non-discrimination, or gender equality, are implemented.

Thus, the ICA warning: to reach gender equality we need to redefine power relationships, overcome resistance, abandon deep-rooted negative stereotypes and change empty rhetoric. But it is equally necessary to attain a critical mass of women in the decision-taking process to give the gender equality movement the impulse to move forward.

Gender issues – a problem for society in general.

The ICA considerations on the challenges and “invisible barriers” which are obstacles to gender equality and female participation at decision-taking levels, even if in formal and legal terms there is no discrimination, clearly show that the problem runs deeper, in other words, it is a social problem.

The facts can confirm that it is difficult to apply the constitutional axiom that “all are equal in the eyes of the law”. In practice, as the saying goes, some are more equal than others...

Therefore, if gender equality is a general social problem, this outlook can only change if there is a deep, continuous, long-term awareness program, debate and reeducation for men and women as regards their roles and social functions in all activities (economic, social political, cultural). In other words, women need to actively participate in all decisions, in all activities, beginning with the debates on those problems which directly affect them and which, until now, have been the object of solutions proposed almost exclusively by male authorities...

The new style of society which is being built in the West in the 21st century, based on information and knowledge, will have an ever greater female participation. This fact is unchangeable and is a result of several factors, especially more advanced computer technology, real-time communications, and virtual markets to name but a few which are transforming work relations and service supply. These factors are also opening the job market to social sectors generally pushed to the margins of society, mothers, mature people and the disabled, or even that part of the female population already involved in the formal and/or informal market, but only have a few hours per day/week available for working from home.

It is also irreversible because urban man can no longer fulfill all of the family requirements. For decades urban middle class women

have divided family responsibilities (women in rural zones and from lower income groups had already been in this position for a long time....). We already hear of women from the highest classes moving into the job market, some of whom already participate in sectors which include fine clothing, homemade jewelry, sophisticated foodstuffs and decoration, for example.

The SESCOOP initiative.

For all of the reasons already mentioned, the SESCOOP national editorial policy is taking the opportunity to publish this study which looks into co-operative gender equality, but this is a book which is also of interest to teachers and researchers in humanities, as well as professionals who today concentrate their work in the co-operative sector.

Those from academic areas who study the co-operative self-help theme will also find this book useful as a means to face the growing need to generate work and income, stimulated principally by the growing co-operative technology incubation movement.

The interlinking, at the Rio Co-operative 2000, of a world ICA congress, another of the American continent and a third of the Brazilian movement, is the ideal opportunity to discuss ICA strategies which aim to highlight gender in co-operatives. The presentation of concrete proposals on this theme may well be a general occurrence in all of the Rio 2000 sessions, but one hopes that it will be the object of special consideration in the session dedicated to Gender – a session which does also have a suggestive subtitle – “The difficulty of reaching professional equality between co-operative men and women”....

CHAPTER 1

Gender in Co-operatives – Issues and Roles¹

"Most of my energy is directed towards creating a policy of alliance [between men and women] than in defending any feminist cause (...) Women should join men to fight the economic crisis which affects both (...) We can build a community that transcends the differing policies of separate groups of men and women"

Betty Friedan²

1. What is gender?

Most women, and to a greater extent colored women, suffer from discrimination on the job market and economic exclusion in rich countries as much as in poor ones, but it also affects illiterate non-professional men, even if they are white.

From a general point of view, gender issues cause controversy when gender is taken for feminism or sexism. In reality, these three terms have different meanings: the last two refer to the biological differences between men and women, while gender (from the Latin genus, generis) refers to types of social relationship between men and women. In other words, gender is about the differences, socially constructed and culturally specific for women and men, at a specific time and in a specific society.

1 Paper discussed at the meeting of the Global Women's Committee at the International Co-operative Alliance Congress in Paris 1998.

2 Betty Friedan, famous leader of the female emancipation movement which revolutionized the 20th Century, and author of the best seller *"The Feminine Mystique"* (1963), is today a grandmother who devotes most of her time to her descendants and expounds the importance of family. She is developing research on the future of men and women in working environments, with the support of the Ford Foundation (Cf. Ann Blackman, 'A mística de Betty Friedan', *Folha de São Paulo*, Time Magazine Supplement, 09-05-2000, p.12).

Put differently, gender relations can change in time and space according to social, economic political and cultural changes which take place in society at different times.

Gender, according to the Labor Ministry's International Department in "Brazil, Gender and Race" (Brasilia, 1998) - "is a concept which is based upon a group of attributes, either negative or positive, which apply differently to men and women from the day that they are born, and which determine the functions, roles, occupations and relations which men and women carry out in society and between each other." It goes on to add that "these roles and relations are not determined biologically, but by the social, cultural, political, religious and economic context of each human organization, being passed from one generation to the next."

Therefore it is society which establishes the roles, functions, behavior and profiles of men and women in social groups. Sexual characteristics, meanwhile, are biologically determined from the moment of conception.

Gender is not *prejudice* or preconceived negative attitudes toward stigmatized or stereotyped people or groups. Nor is it a form of *discrimination*, be it social, ethnic, sexual, age or any other type. Gender issues also differ from those raised by feminist movements and the struggle for female emancipation.

The concept of gender is based mainly in Sociology and Social sciences, that is to say based upon the understanding that society means living in groups. The western culture of our times is replete with situations where men and women interact in mixed groups, the most obvious of these being the family, schools, church, companies and formal and informal associations with the most diverse purposes, from meeting basic needs to satisfying cultural and leisure requirements.

So putting aside any discriminatory content, the concept of gender is especially useful as an analytical instrument, either for planning or for managing and evaluating programs in which men and women work together and not in isolated and opposing groups.

2. Gender – Issues and roles

If the social and economic relationships between men and women can vary within different societies and in different periods, **gender issues** refer to the roles that women and men are given at a certain moment and within a specific social, economic, political and cultural context. They are not, however, issues based on biological differences between either, as we have seen.

Following on from this, gender roles are not determined biologically, but through social grouping, by the society in which men and women live. Domestic tasks and child care have been traditionally considered female “roles”. This explains the acceptance of the double workday as much by society as the women themselves who work outside the home.

Considering this further, one can see that in many African, Asian and Latin-American countries it is customary for women who live in rural situations (farm hands, small land owners or those who live in the country), to take on not only the domestic responsibilities as a result of *reproductive* functions, determined by biological structure, but also *productive* responsibilities determined by ways and customs, such as subsistence farming and food production. This is the reason behind the FAO's choice of *Women Feed the World* as the slogan to commemorate World Food Day in 1998.

In poorer rural areas of emerging countries, activities for economic subsistence such as planting, reaping and food preparation are, in general, allocated to the women. In some cases, however, the rural woman manages to increment her scarce resources which she generates from rural activities with small scale craft production and informal “resale”. When the handicraft shows a certain naive “gift” or fulfills the demand of a nearby tourist attraction, informal artisan blocks appear (seamstresses, lace makers, weavers and others), whose expansion starts to involve family partners and relations.

Studies on *unpaid services* in general point out that this is an area of typically “female work”. The *free* services provided by housewives or women skilled in “domestic arts” are not even indirectly evaluated in any country's calculation of Social Accounting, a United Nations approach internationally approved decades ago.

Why identify and analyze gender roles in rural and urban areas? Or in public, private or mixed companies? Or in any economic undertaking?

The answers can be summarized in the following way – the *main objective* is to seek foundations for proposals to correct the inequalities in gender work relations, especially economic ones. In other words, collect material and formulate strategies which seek gender equality.

Identifying ways to solve these problems, or *means* to reduce the social, economic and political distances between men and women, becomes a more tangible problem when we examine, for example, gender roles and their respective financial rewards in relation to the level of education of each. In general, statistics reveal that urban women, mainly from specific social classes, are investing more and more in higher education for professional qualifications and entering the job market much more rapidly. In most cases, however, they are paid lower salaries than men in the same position, even if these men have fewer qualifications (see Chapters II, III and IV).

The United Nations, BIT (or ILO, International Labor Organization), FAO (Food and Agriculture Organization), ICA (International Co-operative Alliance) and other international organizations list various measures which could be adopted to bring out women's professional potential, such as implementing educational programs; equitable distribution of the benefits of social and economic undertakings; access for women (above all rural women) to production resources, be they, land, water, natural resources, credit or technology; feasible training to correct the lack of political and economic gender equality; greater access for women to leadership and decision-making positions in areas of importance to them. Other measures include reorienting the legal system and recognition of women's rights, over all in health, demographic policies and human rights; modifications to ancient social divides in gender tasks where women are attributed unpaid activities (domestic, subsistence farming and others, as mentioned before).

The United Nations continues to insist on the need for what are seen as basic changes for gender equality. To this end, the UNDP (United Nations Development Program) dedicates itself to empowering human resources for sustained development, and frequently repeats the warning that:

- women are still excluded from power;
- in every country, women's work is undervalued and their pay is lower than men's, even when they carry out the same activities;
- female literacy and enrollment of women in primary education courses continues to be lower than that of men.

So we consider:

- * If the co-operative is "a voluntary association, open to all who can join it, who are able to use its services and who will abide by the responsibilities of being a member";

and

- * If the co-operative, in line with co-operation's own ideals, is committed to a policy of non-discrimination in all areas, including gender;

we then ask:

Does the co-operative business supply a propitious environment for practicing economic and professional equality between women and men?

This is where our discussion now turns.

3. The gender situation in co-operatives.

"Co-operatives are based on values such as mutual help, reciprocal responsibility, equality and equity". ILO-ACT³

"Co-operatives will become economically and politically stronger if women (the invisible work-force) are actively involved." (Id., *ibid.*)

3. See Chapter 1 appendices

The question – does the co-operative really offer a favorable environment for applying the co-operative values of equality, equity and professional and economic non-discrimination between men and women – can be analyzed from systemic and schematic two points of view: “abstract” or “pure” and “concrete” or “applied”.

3.1 From an abstract point of view, Co-operation is normally evaluated qualitatively as a system⁴ which seeks a peaceful and democratic reorganization of society using the economy, supported by co-operatives from diverse areas, sectors and categories of social and economic activity. This qualitative evaluation can be applied to different phases of the history of co-operative thinking, from the “Rochdale Pioneers” proposals, imbued with doctrinaire, philosophical, moral and religious concepts, to present tendencies of rational administration, which follow international standards of quality and productivity. In other words, this evaluation goes from the “utopic” phase of primordial Co-operative Doctrine up to the rapid changes which are occurring around us, above all in relation to the pre-eminent needs of any company, co-operative or otherwise, to reduce costs and become increasingly competitive, including, if possible, the advantages of global economies of scale. In recent times, the qualitative evaluation of Co-operation has also considered some of the points put forward by company analysts and administrators regarding the emerging Third Sector.

From a systemic viewpoint, Co-operation looks to integrate the co-operative values put forward by its pioneers (responsibility, democracy, equality, equity and solidarity) with co-operative ethical values – honesty, mechanisms for democratic consultation, information for its members, social responsibility and voluntary association for people who are able to help one another economically.⁵

As not-for-profit associations, only local, regional, national and international co-operative representative organizations are a part of the nascent Third Sector, for example the Brazilian Co-operative Organization, and its subsidiary OCEs (State Co-operative

⁴ The focus of the Co-operative system is discussed in *Comparative Economic Systems*, by Carlos Marques Pinho and Diva Benevides Pinho (Saraiva, 1984), Section III, pp. 97-113.

⁵ The International Co-operative Alliance, at its centenary Congress held in Manchester 1995, recommended the adoption of the seven main co-operative principles as the base for co-operative values. Being: 1. Voluntary and open membership; 2. Democratic member control; 3. Member's economic participation; 4. Autonomy and independence; 5. Education, Information and Training; 6. Co-operation between co-operatives; 7. Community concern. (CF. Complementary texts Chapter 1).

Organizations). At global levels, the International Co-operative Association is the biggest NGO of all, either in number of members or the ability to channel community participation into viable solutions for the many problems of our time, above all those that spring from rapid social and technological change.

Apart from the co-operatives, the Third Sector also brings together other not-for-profit associations such as foundations, institutes, charities and NGO's (Non-Governmental Organizations) in general. They are private organizations (second sector) which fulfill public service functions (first sector) to promote local development, environmental protection and civil rights, as well as having other objectives in society which have not yet been addressed or left under State auspices.

Authors such as Salomon⁶ are of the opinion that we are in the middle of an associative global revolution, such is the importance and scale of the Third Sector, and this revolution is as significant for the 20th Century as the emergence of the Nation-State was to the 19th.

3.2 From a concrete or applied point of view, however, the problem becomes much more complicated. There is a general lack of statistics on gender which would allow us to make qualitative and quantitative comparisons between women's and men's participation in co-operative activities, at local, regional, national and international levels.

There are actually almost no statistics on women's participation in co-operatives. Data is generally limited to adjunct information on the associate body, and little or no gender information regarding level of education, age groups, professions, family responsibilities, earnings or the presence of women and men in directors' positions, executive positions, Financial or Administrative councils etc. in co-operatives. When we do find any data which touches on these areas it is generally limited to a specific co-operative body or a rural/urban co-operative branch of dynamic economy. Or they are case studies of co-operative situations which exemplify outstanding co-operative successes, or even mutual help between co-operatives among low-income populations.

⁶ Leslie Salamon, director of the Comparative Project of the Not-for-profit Sector at John Hopkins University, is a consultant to the Third Sector in more than 20 countries. Cf. his article The Emergence of the Third Sector, a Global Association Revolution, *Administration Magazine*, São Paulo, v. 33, n. 1, pp 5-11, January-March 1998.

Statistical information almost always refers only to specific periods, which makes studies in series and subsequent comparisons of gender issues and roles very difficult, even within a given region. Even when international organizations draw up gender evaluation reports by country, data separation is impossible and any interpretation tells us nothing about effects of strong social, economic, political, regional and cultural imbalances on gender roles, especially in emerging countries⁷.

All of these factors are obstacles when it comes to quantitative analysis of co-operatives and make it increasingly difficult to put together awareness programs and/or implement gender equality measures.

One could say that, theoretically or in "abstract" or "pure" terms, the co-operative model presents very favorable conditions for putting male and female equality into practice.

On the other hand, until such time as a data base and a reasonable number of co-operative case studies are available, qualitative evaluation will predominate.

Even facing these difficulties, the characteristic Co-operative vocation for equality continues to be highly praised internationally, as will be shown

4. The co-operative tradition of opposing discrimination.

The International Co-operative Alliance (ICA), whose basic mission is to "unite, represent, strengthen and listen to co-operatives from all over the world", has maintained its anti-discriminatory position for over 100 years.

The first article of the Declaration of Co-operative Identity, approved by the ICA Centenary Congress (Manchester, 1995), recognizes a Co-operative as a voluntary association open to its members so that "anyone can become a member who is in a position to make use of the services offered and is willing to accept the responsibilities of being a

⁷ This is the case with the four indexes which the United Nations developed recently to evaluate world population in terms of human development, comparison between men and women, gender training and human poverty – HDI (Human Development Index), GDI (Gender-related development Index), GEM (Gender Empowerment Measure) and HPI (Human Poverty index) – a subject which will be treated in chapter two of this book.

member, without **gender** (our highlight), social, racial, political or religious discrimination."

The ICA officially included the word gender on the roll of discriminatory practices which should not exist in a Co-operative environment.

5. Co-operatives in international debate on gender.

In general, international debate on gender problems frequently highlights Co-operatives as especially favorable environments for overcoming the inequalities which use and custom have built up between men and women.

The ICA, International Co-operative Alliance, which has its head office in Geneva (Switzerland) and Regional Offices on all five continents (see the supporting text on the ICA in this chapter), has been debating gender discrimination problems. An example of this debate is the I Continental Reunion of Co-operative Women held in San José (Costa Rica Nov/1996), where 450 women from 29 countries met. The principal themes focused on the analysis of women's roles in the Co-operative Movement, their visibility and their contribution. The main results were included in the "Platform for Action of Co-operative Women on the American Continent", included in the "Basis for Elaborating a Gender Strategy in American Co-operatives" and "Proposal for creating an American Co-operative Women's Committee". In April 1997 in Santiago, Chile, the ICA held a "Meeting of Official Delegates", with representatives of each country from the American continent, which was given a mission to define the guidelines for the Committee created at the San José conference (1996). In Geneva (Switzerland September, 1997) and Mexico (November 1998), the ICA continued its debate on co-operative gender issues.

Other events promoted by the United Nations laid the groundwork for the period which became known as the Decade of Women. They all opened up opportunities to debate gender problems, especially the difficulty eliminating professional discrimination between men and women. The themes of the 1975 Conference in Mexico were continued elsewhere, especially in Copenhagen (Norway, 1982) and Nairobi (Kenya, 1995), finishing up with the celebrated Peking (1995) meeting.

Other international events should also be pointed out which included women's social and economic contributions in other areas of relevance, such as the congresses on population (Cairo 1994), environment (Brazil 1992) human rights (Vienna 1993), social development (Copenhagen 1995) and others.

6. Co-operatives and gender equality.

This issue has been debated on several occasions by the ICA, with strong support and incentives from international organizations such as the United Nations, ILO and FAO (cited many times during this paper and in the Complementary Texts as of Chapter 1).

Over the past few years, at local and regional level the debates involve all of the branches or categories of the Co-operatives, particularly, in recent times, work co-operatives.

The answers to the main questions relating to persistent gender inequality, which is also found in co-operative structures which historically and doctrinally condemn all types of discrimination, can be brought together under three main groups:

- the first group, which holds the pessimistic observers who, in practical terms, consider it difficult to reach social and economic equality for men and women in co-operatives, even in the long term, because for this to come about there would first have to be large scale social reforms which would redistribute the professional and cultural roles of these participants within the varying social groups, not only in co-operatives. If women's and men's roles at the societal base, still represented by the family, is not reviewed, then social equality in any other social group is impossible to reach;
- the second group brings together optimistic observers who find the co-operative system's structure perfectly adequate, lacking only in implementation programs for gender equality;
- the third group unites realistic observers, who point out the deficiencies which need urgent action, such as the present forms of socialization by family and by basic education, both still linked to the professional divide based on biological differences between men and women.

Whatever the position, however, one can see that the common ground of all three points of view is the agreement that co-operatives can implement programs and actions to promote gender equality.

7. What do we need to go from words to deeds?

In other words, for the Co-operative System to go from technical proposals to practical actions for gender equality, a wide-ranging educational program needs to be developed aiming at full and interactive participation of women and men in co-operatives.

Formal and informal education, plans and training programs, technical assistance, financing for adequate projects over short and long terms – are all basic strategies for co-operatives in particular and self-help and development associations in general to be able to put gender equality programs into effect.

These strategies evidently presuppose large scale involvement of women and men in all functions of the co-operative, including planning, decision-making, implementation and financial and administrative control.

But this gender involvement, in turn, is directly linked to anterior political awareness measures which show how important equal rights for men and women are, with both sexes working for the development of co-operative self-sufficiency.

All strategic action should, however, be considered from a realistic point of view, stripped of the myths which generally surround voluntary not-for-profit associations, such as the myth that they are the most efficient weapon against coarse capitalism, the myth that voluntary private action should be exclusive, the myth of pure human virtue, the myth that co-operatives can change people's morals and, in steps, all of society, the myth of the "co-operative being" or "Homo co-operativus", which blends the romantic idealism with solidarity, which abandons egoism and isolation to live in co-operative community..... and many other myths handed down from natural law, religious, moral and social justice concepts.

On the other hand, in this Time of Enlightenment, the myth of the improvising co-operative administrator is disappearing, the

typical character of the "Heroic"⁸ phase of co-operation, when idealism and strong moral background were considered enough for the co-operator to be able to carry out three simultaneous roles – member, co-owner and businessman.

Today, all members understand that they need to be prepared to face multiple challenges, not only in business (as in greater quality and productivity, e-commerce, greater value of intellectual capital) but also in the macro-social area, greatly affected by the fast and deep changes which shook the end of the 20th century, one of the most violent *fins-de-siècle* in history.

Education represents, without doubt, the cornerstone strategy for more professional attitudes and interactive participation of men and women in the development of co-operatives and the Co-operative System.

8. Complementary Texts

8.1 ICA – International Co-operative Alliance

The ICA Centenary Journey

Co-operative Principles and Values

ICA – Structure and Basic Statistic Data

8.2 OCB – Brazilian Co-operative Organization

8.3 SESCOOP – National Service for Professional Co-operative Education Service

8.4 GEDEIC – OCBCCommittee for Gender and Integrated Development in Co-operatives.

8.5 ILO (BIT) – ICA – The Gender Problem in Co-operatives AN ILO-ICA perspective

What are the gender problems in Co-operatives?

Why is gender integration important?

What are the advantages of gender integration?

What can be done to increase the integration of women in co-operatives.

8.6 FAO – Food and Agriculture Organization

8 This subject was dealt with in previous papers, especially 'The Evolution of Co-operative Thinking', vol. 1 of the *Co-operation Manual*, Brasilia, OCB/CNPq, 2nd ed. 1992; also published in Spanish, number 76 of the *Cuadernos de Cultura Cooperativa*, by Intercoop Editora Cooperativa Ltda., Argentina.

Within the co-operative system, gender integration is necessary and irreversible:

- necessary, because recent worries on gender equality run together with the historical attitude of the co-operative system in effectively practicing democracy, mutual help, equality, equity, solidarity and "no gender, racial, social, political or religious discrimination";
- irreversible, due to two basic facts: first, because it was formally adopted by the ICA 1995 Congress and second, the number of women in co-operatives is constantly growing, either as associates or committee members (especially in educational and social areas), or on councils (financial and administrative) as executives, financial administrators, self-employed service providers and employees.

According to recent papers published by the ILO-ICA, gender integration in co-operatives is of great importance so that both men and women participate actively and on an equal basis in the sustainable development of the community and the country. In other words, gender must be involved in all co-operative functions, including planning, decision-making, implementation and administrative/ financial control.

What can be done to increase female integration in co-operatives?

From a general point of view, the ICA and United Nations recommendations regarding this matter insist on the need to include gender on the co-operative work agendas, as well as the urgent drawing up of awareness policies, strategies, plans and training programs in co-operatives, discussed in advance by men and women together.

Apart from this, international organizations such as ILO, FAO and ICA recommend the fast and effective implementation of measures to integrate women in co-operative decision processes and leadership positions and also in those organs which represent the co-operative system economically and politically. Among the urgent measures, they reiterate the importance of recognizing women's rights as equal to those of men for access to credit, land, equipment and services (extension and others).

8.1 ICA International Co-operative Alliance⁹

Created in London, in 1895, to "continue the work of the Rochdale Pioneers", the ICA is run by a non-European for the first time in 100 years – a Brazilian co-operative member, Roberto Rodrigues¹⁰, elected unanimously in the ICA Assembly, held in Geneva (Switzerland) in September 1997.

8.1.1 The ICA Centenary Journey

An independent co-operative community, the ICA was one of the first non-governmental organizations (NGO's) recognized by the United Nations. Fundamentally, its mission is to unite, represent, strengthen and listen to co-operatives the world over.

In order to carry out this role, the ICA develops special programs at all levels, international, national and regional, seeking to:

- promote and defend co-operative values and principles;
- economic development of and mutual relations between its members;
- economic and social progress for its associates and their members.

The ICA, at its centenary commemorations in Manchester 1995, reaffirmed that co-operative values are based on mutual help, self-responsibility, democracy, equality, equity and solidarity.

Based on the pioneer's tradition, the ICA restated the importance of the ethical values of honesty, of the democratic mechanism used in consulting and informing the members, of the social responsibility and of the voluntary association of people

⁹ ICA informative publications translated and adapted by Diva Benevides Pinho.

¹⁰ Roberto Rodrigues is an agricultural engineer and is very active in rural areas, either as the leader of various movements and agricultural institutions or as coordinator of the National Agricultural Forum and governmental and non-governmental organizations. He has also been very active in the co-operative area: he has been president of the OCB and OCESP, and participated actively in founding the first co-operative bank and EXIMCOOP. He is an enthusiastic motivator of inter-co-operation on the American Continent (especially in MERCOSUR). He teaches Co-operation at UNESP, São Paulo State university which recently conferred on him the title of Doctor Honoris Causa. The Foreign Affairs Ministry also recently appointed him High Officer of the Rio Branco Order.

willing to help one another economically. The ICA highlighted the urgency of directing the co-operative model towards self-sustaining development, the perception of human resource value, conscientious member participation, environmental protection and co-operative integration with the surrounding social, political and economic elements.

8.1.2 Co-operative values and principles

At the Manchester Congress in 1995, the ICA recommended that the day-to-day implementation of co-operative values should follow the guidelines laid down in the seven co-operative principles, which can be summarized as follows:

- 8.1.2.1.** Open and voluntary association – in other words, all who are able to use co-operative services and are willing to undertake the member responsibilities, with no gender, social, racial, political or religious discrimination, may join;
- 8.1.2.2.** Democratic control by the members – means active and direct participation by men and women members, be it establishing policy guidelines, be it in the decision making process. While in first stage co-operatives there is total voting equality (one member one vote), the other levels could establish voting criteria according to member representation through a pre-determined number of accredited delegates.
- 8.1.2.3.** Member's economic participation – democratic control of the co-operative and equal contribution to the capital thereof, where part of the social capital constitutes common property of the co-operative. The General Assembly can fix limited compensation for the subscribed capital as a condition for member association to the co-operative (part-shares), as well as benefits for the members proportional to the level of their transactions with the co-operative. They can also create other contributions, for reserve funds, developing the co-operative activities and other initiatives approved by the member body.
- 8.1.2.4.** Autonomy and Independence – these aspects are a result of the ICA's understanding that a co-operative is an

association of people who want mutual help and who unite voluntarily to meet their own economic, cultural and social needs, running their organizations themselves. When agreements are made to support other organizations, including governments, or to use external funding sources, the autonomy and democratic control of the co-operative should be defended by its members.

8.1.2.5. Education, training and information – for the co-operative's members, the elected representatives, the administrators, executives and employees, so that they can contribute effectively to its development.

8.1.2.6. Inter-co-operative co-operation – working together and/or interacting at local, national, regional and international levels, co-operatives can reinforce the co-operative moment and meet their member's needs more effectively.

8.1.2.7. Community concerns – in other words, co-operative members should approve specific policies looking to contribute to the sustained development of their respective communities.

8.1.3 ICA Structure and Basic Statistical Data

In 1968 the ICA transferred its international headquarters to Geneva (15, Route des Morillons – 1218 Grand Saconnex¹¹) and widened its range of activities setting up Regional Offices in Europe, the Americas, Africa and Asian Pacific, offering them technical support via specialized directorates which operate in specific economic and social sectors (such as health, agriculture, commerce, banking, consumer activities, habitation, energy, tourism and others) as well as support from committees in other areas such as communication, research and development. More recently, the ICA has created a Global Women's Committee following a United Nations orientation, which aims to give greater value to women's work in the co-operative movement and increase gender equality within co-operatives.

The ICA also has a Communications Department which produces promotional material, publications and periodicals, among which are the "Review of International Co-operation" and "ICA News".

¹¹ E-mail: ica@coop.org – Website: <http://www.coop.org>

Representatives of the co-operative organizations associated to the ICA have periodical international and regional meetings, whose principal business is as a forum for debates and exchanging information and experience.

The ICA development program gives priority to activities which promote autonomous co-operatives all over the world and help them to grow, making leaders of government more aware of the co-operative's role, pursuing the establishment of a favorable environment for developing co-operatives.

In 1997 the ICA brought together 255 member organizations (from 94 countries) and another 7 international organizations, representing more than 770 million people from the most diverse sectors of economic activity (agriculture, fishing, credit, banking, energy, industry, consumer activities, housing, insurance, health, tourism and others).

In the discharge of its activities, the ICA works in collaboration with around 30 national and international development agencies and several national government ministries, all partners who give financial and technical support towards fulfilling its development program. In 1996, the ICA budget totaled around 8 million Swiss Francs.

Thanks to the work at COPAC (Committee for the Promotion and Advancement of Co-operatives), the ICA has important allies to promote and push for co-operative progress. They are the FAO (Food and Agriculture Organization of the United Nations), IFAP (International Association of Agricultural Producers), ILO (International Labor Organization), UN (United Nations), WOCCU (World Council of Credit Unions) and many other organizations for farming and cattle-raising, consumers and workers, especially the International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Worker's Associations IUF.

8.1.4 Special Information

- The ICA, the United Nations and ICA's partners, exemplified above, work intensively to promote self-sustaining development.
- International Co-operative Day is commemorated by the ICA since 1922 and by the United Nations since 1995. In the ICA's

centenary year, the date agreed upon changed to the first Saturday in July. The United Nations Assembly took the opportunity to approve a message recognizing co-operatives as an indispensable factor in the economic and social development of all countries, highlighting them as an important means for millions of men and women to assure for themselves and their dependents a life of dignity, economic well-being and greater opportunity.

- The Co-operative Flag, adopted as an official symbol of the international co-operative movement during the 11th ICA Congress in 1924, had been proposed using the seven colors of the rainbow the previous year by the French university professor Charles Gide. His point that the seven colors of the rainbow symbolized unity in diversity and progress was also taken up. The idea of unity is reinforced by the color white, as in the well-known experiment with Newton's Disk, where the colors of the rainbow are put onto a disk, and when the disk rotates at high speed the color white appears. This change of seven colors into white has also been one of the arguments for the adoption of the rainbow, a symbol of peace, by the present day international pacifist movement. There is also another tradition: the rainbow, as a natural phenomenon, which appears in the sky after heavy rain means a better world or a reward.
- The present ICA logo, designed especially for the ICA Centenary commemorations in 1995, represents peace emerging from the colors of the rainbow and symbolizes the unity of an institution whose members participate the world over in the most varied economic, social and cultural co-operatives.
- The ICA Web Site: <http://www.coop.org> separates information under four different headings: ICA (International Co-operative Alliance), Coop information (co-operative movement, co-operative organizations), Outreach – information on the Internet, Newsgroup, Co-operative Gopher, business sites and sites from international organizations, New!, which has, among other items, regularly updated information.
 - Co-operative Virtual Community (CVC), <http://edu.coop.org>, open to educators, specialists and those interested in

developing education through the use of advanced technology. Among other initiatives, it aims to build a large virtual library.

- Co-operative Information Center, a joint project between the ICA and the Co-operative Center at the university of Wisconsin, USA – <http://www.wisc.edu/uwcc/ococ>
- International Co-operative Research Register, a joint project between the ICA and the Society of Co-operative Studies (UK) – <http://www.coop.org/scs/research.html>
- Coops4Kids – <http://www.coop.org/kids/index.html>

8.2. OCB Brazilian Co-operative Organization

The highest level representative organ of the Brazilian Co-operative System and government think-tank is OCB¹².

A private, not-for-profit company, based in Brasilia (DF), the OCB is made up of OCEs (State Co-operative Organizations), one in each state and one in the Federal District. The OCEs, private, not-for-profit companies, have the same characteristics as the OCB and represent the Co-operative System in each respective geographic area, which are formed by legally constituted and registered co-operatives, of any social group and degree of organization, structured in co-operative branches. (article 1 and article 27 of the OCB statutes).

The OCB and OCE position as regards non-discriminatory attitudes, be they in terms of sex, social standing, race, politics or religion, are statutory definitions according to articles 2 (for the OCB) and 4, section b (for the OCEs).

Following these articles, several equally important sections reveal the OCB's strong attitude toward maintaining the unity of doctrine and structure of the Brazilian Co-operative System, promoting and implementing co-operative self-management, instituting the council on ethics, rooting the System's policy in the proposals that co-operatives present to the OCEs, reporting to those in authority those practices

¹² Dejandir Dalpasquale, the 6th OCB, and the first SESCOOP president, is the co-operative member and federal deputy Dejandir Dalpasquale has been very active in national politics as a Member of the Chamber and Senate, State Minister and Secretary, along with many other public functions. His activities are equally energetic in the co-operative area, at national level (as president of the OCB and technical consultant to the federal government) and at international level (especially as president of the ICA's Agricultural Committee).

which go against co-operative development and supporting the government in the decision making process when this affects the development of co-operation and its general social and economic structure.

The administrative area has brought into focus some important questions, such as the undertaking of studies (directly or in conjunction with third parties) and the search for solutions to problems which touch on developing the organizational and functional structure of the co-operatives.

The OCB educational area is reinforced by the explicit statute which governs its co-ordination, above all educational and training program proposals and elaboration, adjusting itself to regional peculiarities and to the various branches of co-operation in such a way that it reaches all members, directors and employees in the co-operatives.

8.2.1 OCB Administrative Bodies

The Administrative bodies are: (a) General Assembly composed of the OCB President, OCE Presidents and representatives of each of the Brazilian Co-operative Branches; (b) Financial Committee which has 3 permanent members and 3 substitutes with three year mandates, and who can be re-elected; (c) Administrative Committee composed of the OCB President, five OCE Presidents or a representative from each of the five principal geographic regions in Brazil and five different National Representatives from co-operative branches; (d) Executive Board with the OCB President, a representative of the OCEs as vice-president and a national representative of the co-operative branches as vice-president; (e) Specialized National Committees formed of state representatives from each branch, elected by the branch and indicated by the respective OCEs; (f) Ethics Committee.

The members of the Administrative Committee and the OCB Executive Board who were elected and took office in April 1998 for a three year mandate are: Dejandir Dalpasquale, who presides over the Administrative Committee and Executive Board; Joao Paulo Koslovski and Lajose Alves Godinho, vice-presidents – put forward by the OCEs and the Branches respectively.

The Counselors put forward by the OCEs in the Administrative Committee – Agamemnon Leite Coutinho (North-east region), Alfeu Silva Mendes (South-east region) Francisco Samoneck (Northern region), Flodoaldo Alves Alencar (Center-west region) and Joao Paulo Koslovski (Southern region); and the Counselors put forward by the Branches are – Jânio Vital Stefanello (Energy, Telecommunications and Services Branch), José Oswaldo Galvão Junqueira (Farming and Cattle-raising Branch), Lajose Alves Godinho (Credit Branch), Santo Antônio Dezordi (Labor Branch) and Wagner Morandini (Health Branch).

The Financial Committee, which also was elected and took office in April 1998 for a two year mandate has 3 permanent members: Amaury Barbosa da Silva, Paulo Washington Bittencourt Porto and Ronaldo Scucato; substitutes – Ailton Vargas de Souza, Carlos Fabiano Bragas and Sheila Paiva de Andrade.

The Brazilian Co-operative Branch representation is based on the classification included in article 27 of the OCB statute:

- (a) Farming and Cattle-raising – rural or farm based production co-operatives, whose means of production belong to the co-operative;
- (b) Purchasing – joint buying co-operatives of consumer items for their members;
- (c) Credit – co-operatives which give incentives for saving and finance member undertakings or needs;
- (d) Educational – parents' co-operatives for giving their children basic education; student co-operatives at technical schools (18 or over);
- (e) Energy, Telecommunications and Services – co-operatives which directly serve the social area providing public and community services;
- (f) Special – co-operatives which meet various needs, made up of people who need care and special attention, such as co-operatives for minors and uncultured indians;
- (g) Housing – construction, maintenance and administration co-operatives for the co-operative society;
- (h) Mineral – co-operatives which work mines;
- (i) Production – co-operatives which produce one or more types of good or merchandise whose means of production are the collective property of the legal entity and not the individual

- property of the co-operative member;
- (j) Health – co-operatives dedicated to preserving and recuperating people's health;
- (k) Labor – co-operatives of service providers;
- (l) Others – co-operatives which do not come under any of the aforementioned branches.

8.3. SESCOOP – National Service for Professional Co-operative Education – Suggested Activities

As a SESCOOP consultant, I have had the opportunity to talk with OCB representatives from all states and get an idea of their expectations regarding the recently created SESCOOP National Service for Professional Co-operative Education – the most important operational branch of the highest level organ of co-operative representation in Brazil, the OCB.

Based on the information I have gathered, previous research and my long-standing experience studying Co-operation, as a teacher I have given courses on Co-operation throughout Brazil (under invitation from co-operatives, OCEs and Universities) and I have been an OCB and OCESP collaborator for many years, I am putting forward a preliminary schematic synthesis with suggestions for a SESCOOP activity program.

The suggestions which have been brought together are so varied and far-reaching, concerning internal co-operative activities (meant for the co-operative population) and external co-operative activities (meant for the Brazilian community, but with hopes that they can be extended to the Portuguese Speaking Community and Latin American countries through OCB ties with the ICA), that I have had to adopt an ascendant systematic criteria based on the SESCOOP Educational Courses, split into three levels: elementary, intermediate and advanced.

At the elementary level I have included the so-called "Rescuing Co-operative Citizenship" Courses, which teach reading and writing while at the same time educating co-operative associates and employees, most importantly those who work in agriculture and labor areas and who have not had access to the public school system or who

have "unlearned", because their primary school courses were so infrequently attended that they became "illiterate through lack of use".

Then we see intermediate courses which aim to train professionals who work in co-operatives. Because of the wide range of areas that this level covers, the suggestions range from subjects such as Administration, Computing, Technology, Agriculture and Accounting to Law, Humanities in general and others.

The advanced level courses, or higher education courses, predominantly MBA-type courses or "lato sensu" specializations, have been focused on Finance, Administration, Accounting and others.

In general, however, courses at all levels from elementary to MBA suffer from a lack of teaching material which brings us to two important steps which must be intensified: (1) "Teacher multiplication courses" for training teachers and at the same time create a multiplying effect whereby these same teachers train others; (2) Teaching material publication at all levels, from elementary to specialization.

Other types of suggestions which SESCOOP has received are: (1) a forum for debates on specific co-operative problems such as finance, law, market development or human development, for example; (2) State and regional meetings by co-operative branch to make it easier to exchange information and experiences and to contribute to program of State Meetings for all co-operatives and a large National Meeting for the whole Brazilian co-operative community (like the Brazilian Co-operative Congress); (3) meetings for specific social groups, for example Youth Meetings, Gender and Women's Congresses, Mature Associates Groups, Meetings for Secretaries and so on.

Other important means for stimulating community participation in co-operatives is the use of lectures, exhibitions and workshops. Society and family, for example, are important themes when presented from a social integration and upholder of democratic, ethnic and cultural values point of view.

Concurrently, intensifying the interchange between co-operatives multiplies the opportunities for technical visits for exchanging information between Brazilian co-operatives and foreign co-operatives (Mercosur for example).

"Neighborhood Integration" programs (applied by the University of São Paulo) or similar programs meet many of the needs which co-operatives traditionally have when integrating with the

communities in which they act - programs which have been emphatically recommended since half-way through the 19th Century by founders of consumer, agricultural and credit model co-operatives, such as the Rochdale Pioneers, Schulze-Delitzsch, Raiffeisen and later, at the beginning of the 20th Century, restated by the respected creator of the Canadian economic and mutual credit co-operatives Desjardins. At the same time, these programs are a means to make the public aware of co-operation, helping to inform the public in general of co-operative characteristics and the differences in relation to non-co-operative societies. This aspect becomes all the more important when, for example, even today and even between co-operative members and the Labor Courts there is a certain amount of confusion between non-taxable co-operative activities which are an extension of the co-operative itself, and non-co-operative taxable activities.

To further motivate and educate the community as to the importance of the Brazilian Co-operative System, inter-co-operative championships and competitions could be organized as part of second and third level co-operative commemorative programs.

In order to reduce costs generated by existing infrastructure, co-operatives should try to form partnerships with public and private institutions which can be applied to various spheres of activity from co-operative awareness programs to education and co-operative courses.

Finally, it would be interesting to have links on home pages, sites or portals or any other type of Brazilian Co-operative System electronic publication which point to an OCB/SESCOOP Virtual Library and a Brazilian Co-operative Home, where all co-operative associates and Brazilian society in general could find teaching material, exchange knowledge, discuss co-operative questions and find programs (monthly, six-monthly, yearly) on OCB activities and the operational branch, SESCOOP.

Appendix: A Plan for SESCOOP Activities Program

Some OCB activities are included in this plan because proposals have been put forward that would attribute them to SESCOOP as the operational branch of the OCB.

1. Elementary Rescuing Co-operative Citizenship Course – to teach reading and writing and also educate illiterate co-operative associates and employees. (Basic premise: use of the UNEOCE recommended dynamic method which has been very successful, and the content should be a basic reading / writing syllabus and co-operative education for beginners).
2. Intermediate Courses – training co-operative professionals for efficient work practices.
3. Higher Education Courses
 - 3.1 Specialization
 - Co-operative Finance
 - Company auditing
 - Others
 - 3.2 MBA
4. Teacher Multiplication Courses – training co-operative instructors.
5. Forums and meetings
 - Plan and periodically revise the SESCOOP work schedule.
 - Forum for financial professionals.
 - Forum for legal professionals.
 - Forum for human development professionals
 - Forum for market professionals.
 - Forum for buyers.
 - Meetings by branch (various)
 - Youth meetings.
 - Gender meetings
 - Women's meetings
 - Secretaries' meetings.
6. Co-operative Interchange – including technical visits.
 - 6.1 Interchange – to exchange experience between Brazilian co-operatives.
 - 6.2 Foreign interchange:
 - Mercosul
 - USA
 - Other countries.
7. Lectures, exhibitions, workshops.
8. State Congress – including regional preparatory meetings.

9. Special Activities – specific group activities, such as:
 - 9.1 Youth – stimulate co-operative participation
 - 9.2 Women – increase their participation on co-operative boards;
 - 9.3 Gender – for professional integration of male and female co-operative members;
 - 9.4 Mature members – integrate older members in co-operative activities, as this social sector is growing rapidly;
 - 9.5 Society and Family – show how important co-operatives are for social integration and for transmitting democratic, ethical and cultural values.
10. Pro-co-operative motivation
 - 10.1 Neighborhood Integration program – activities in neighboring areas (as in USP)
 - 10.2 Motivational activities – aimed at the community
 - 10.3 Interviews and other forms of media motivation – to make society aware of the economic and social importance of co-operatives.
11. Inter-co-operative championships and competitions – for example: “Learning to co-operate”.
12. Partnerships with public and private institutions – to educate and give a grounding in co-operative education using available infrastructure.
13. State and National Co-operative Census – raising data for SESCOOP educational activities.
14. Database.
15. Research.
16. Electronic Activities:
 - 16.1 Electronic communication: portal, site, home page etc.
 - 16.2 Virtual Library
 - 16.3 Brazilian Co-operative Home
17. Products and Services – to be developed over 2 years:
 - 17.1 Management model
 - 17.2 Monitoring system
 - 17.3 Seal of Quality
 - 17.4 Co-operative support services.

8.4. GEDEIC – OCB

Committee¹³ for Gender and Integrated Development in Co-operatives

The GEDEIC's main mission can be summarized in two basic points:

- stimulate professional training for women to attain full and involved gender participation in co-operative activities;
- give priority to education as a way to strengthen equality in co-operatives.

GEDEIC – OCB Committee for Gender and Integrated Development in Co-operatives – was created by the OCB in August 1997, fruit of an initial proposal made by the Brazilian Co-operative Women to the Global Women's Committee to participate in the International Co-operative Alliance (ICA) based in Geneva (Switzerland).

The term gender, used by the United Nations, ILO, ICA and FAO among other international organizations, was later adopted by the Brazilian Committee to replace the term "Co-operative Women" and emphasize the professional relationship between men and women in co-operatives. The expression "gender and integrated development in co-operatives" highlights the need for the co-operation of all in the development of Brazilian co-operatives.

OCB Resolution 1/2000 aims to make GEDEIC more active and effective, presenting important innovations:

- (1) Mixed representation – to bring it into line with the ICA Board's decisions from April and July 2000, recommending that strategies be adopted to increase equality between men and women throughout the Co-operative Movement;
- (2) Decentralisation – given the OCEs (State Co-operative Organisation) the power to create GEDEICs in their own states, capitals and cities where the Committees for Gender and Integrated Development in Co-operatives are most needed.
- (3) Flexibility – creating a Consultative Board at national level to advise the OCB-GEDEIC on gender matters; and an OCB-GEDEIC Executive Board.
- (4) OCB – GEDEIC Executive Board: Presidente – Diva Benevides Pinho.

¹³ Antes da descentralização do Gedeic (resolução OCB 1/2000, de 18/08/00), sua representação nacional contou com: Adalva Alves Monteiro and Sheila Paiva de Andrade, Marilea da Conceição de Souza Barroso, Vera de Oliveira Daller, Eliane C. Gomes Trito and Wélia Szervinsk Silva.

GEDEIC program:

- annual forum for debate on themes of current interest in co-operative education;
- gender recycling in each of the main Brazilian regions;
- cultivate the emergence of young male and female leadership;
- annual meetings on gender as part of the ICA program on all continents;
- bi-monthly newsletter for exchanging information and experiences;
- research on Gender and Integrated development in Co-operatives. With case studies in each of the five main Brazilian regions.

8.5. ILO (BIT)-ICA

The Gender Problem in Co-operatives An ILO-ICA perspective

Self-help, mutual responsibility, equity and equality are values which make up co-operative principles. One may encounter, however, differences in practice, even in those co-operatives which adopt equal opportunity policies for men and women.

In reality, true equity is not always practiced. For example, women's contribution to the agricultural sector, and hence the national economy, is of great importance in every country. On the other hand, there is a significantly smaller percentage of women members in agricultural co-operatives than men. At a decision-taking level, there is hardly any participation by women.

So the importance of discussing these gender problems is clear, they must be corrected and the co-operative must be sustained.

8.5.1 What are the gender problems in co-operatives?

- Low levels of participation in co-operative development, especially that of women. Have there been any efforts made to increase member participation?
- The quality of women's participation in co-operatives. Do women partake in the decision taking process in co-operatives?

- Social, cultural, economic and political restrictions on women's participation in co-operatives, such as heavy work load, level of education or member selection criteria etc. If any of these restriction exist, what is being done to correct them?
- Access to and control of resources such as credit, education, training, aggregate material production, commercial channels. Do men and women have equal access to and control of these resources?
- Co-operative education and training programs. Do these programs focus on women's needs? Have efforts been made to give women the opportunity to participate, such as convenient times and child care facilities?
- Social and financial advantages. Is it advantageous for women to form co-operatives? Do co-operatives generate income producing activities for women?
- Possible existence of gender restrictions. Are there any policies, practices and services which ignore gender?
- Absence of strong co-operative support and solutions for gender problems. How are these problems discussed? Are there any awareness programs for these problems?

8.5.2 Why is gender integration important?

- Because sustainable development of co-operatives demands active and equal participation of male and female members alike. In other words, active participation in a co-operative context means member involvement in all co-operative functions including planning, decision-making, implementation and administrative and financial control.
- Because co-operatives are based on mutual help, mutual responsibility, equality and equity for all members, without discrimination. Co-operative practices are honest, open and socially responsible in all activities. To increase credibility with the public and co-operative members, the co-operatives should adhere to and respect the co-operative values, as any democratic movement.
- Because co-operative principles establish that co-operatives are democratic organizations and do not discriminate gender.

Would a co-operative be, then, truly democratic if it does not furnish equal access to women at decision-taking levels? If women are under-represented or not represented at all in all decisions, it would be difficult to accept decisions which do not take their views into account as legitimate.

- Because experience has shown that women in leadership positions are more open to debating gender problems and defending women's interests. As the world co-operative movement has many women members but few as directors or on executive boards, it is very important that women be integrated into the co-operative leadership.

8.5.3 What are the advantages of gender integration?

- Women represent 50% of world human capital. Many of them have special skills in certain sectors, such as selling their production, including craft production. Increasing and developing women's capacity will bring advantages over and above eliminating the poor use of human capital.
- Co-operatives will become economically stronger and politically more influential if more women (the invisible work force) are actively involved.
- Men and women frequently face and solve problems in different ways. In light of present day political, social and economic change the thirst for creative and innovative ideas is growing, especially in co-operative sectors. Greater female involvement broadens prospective work opportunities, activity diversification and strengthens the co-operative movement, be it by elaborating or taking decision.
- Female involvement in agricultural co-operative's economic activities will bring greater food production and financial integration, which in turn will benefit the environment and reduce intensive farming, which causes soil erosion and degradation.
- Involving more women means broadening co-operative activities and improving their social position. What is important to women is frequently different to what men find important. For example, women worry more about social problems which affect their daily lives, such as employment,

health, environment, education and children.

- Many examples prove that women's initiatives in co-operatives accelerate their progress and change their economic and social status.

8.5.4 What can be done to increase female integration in co-operatives?

- Include gender on co-operative agendas, when formulating awareness policies, strategies and plans. Everything can be elaborated as a whole, with men and women participating
- Co-operatives should look at equality problems and make a commitment to correcting present imbalances. For example, co-operatives can make public their intention to deal with women's problems in accessing credit, land, equipment, extension services etc. and/or take positive measures to include more women in their training programs, their decision-making processes and in leadership positions.

Some suggestions

- Co-operatives can help remove obstacles to equal gender participation through awareness, education and lobbying (for example membership criteria which upholds legal, traditional, financial or behavioral constraints.)
- Co-operatives can help to increase women's capacity and skills through training programs and educational programs which focus on their necessities and which imbue greater self-confidence and give greater incentive to participate fully in decisions and take on leadership positions.
- Co-operatives can consult and involve women on decisions which affect them or in which they have an interest.
- Co-operatives can periodically review their policies and plans so that gender comes under greater scrutiny or to check if they have been sensitive to gender problems.
- Co-operatives can create Gender Committees or Units with specific functions as, for example, identifying gender related problems, guaranteeing training and awareness programs, analyze gender in programs and plans. It should be pointed out, however, that the special Gender Unit can end up outside

the principal activities of the co-operative. Women will continue to be marginalised. The Gender Unit has to be a part of the main co-operative activities or have direct access to policy and decision-making levels.

- Co-operatives can use their organizations and networks to collect detailed data on gender and help to identify different types of projects which focus on women's needs, increase their income and reduce their workload. For example, investigate time spent on certain tasks by men and women and rework the potential and economic benefits to make sustainable co-operative activities more viable.

8.6. FAO Food and Agriculture Organization

The FAO, a specialized UN (United Nations) agency, is responsible for dealing with world food and agricultural problems, and has given the gender question special attention, above all to the importance of women in rural areas in world food production.

The FAO has been highlighting the need to train and support women in rural areas and organize them in agricultural associations and co-operatives, at several international symposiums.

The FAO defends a series of strategic measures, based on studies, research and debates undertaken in various countries, which will improve working conditions for women in rural areas, produce food, and, at the same time, preserve the environment and subsequently ensure sustainable development.

Various governments have committed themselves to supporting women in rural areas so that there are equal gender opportunities in education, training for food production, processing and sale.

In 1996, at the World Food Summit, 186 countries signed the Action Plan.

The FAO has counted on various international organization's collaboration in its pro-women activities, among which are the Associated Country Women of the World, Women's World Summit Foundation (WWSF), International Federation of Agricultural Producers (IFAP), International Fund for Agricultural Development (IFAD), World

Food Program (WFP, NGO's, agricultural co-operatives and the Agriculture Ministries of various countries.

In 1998 the FAO chose Women Feed the World as the theme for the debates at the World Food Day (which is observed since 1945 ever year in around 150 countries) and for Telefood-98 (created in 1997 as part of the World Food Summit activities, and whose continuation was endorsed by 175 FAO member countries), to continue the work which emphasizes women's significant contribution to world food security.

CHAPTER 2

Statistical Gender Analysis – A World View¹⁴

The increasing tendency for women to enter the job market in the Western world seems irreversible. How, then, can we eliminate the "glass ceiling" which keeps them out of decision-making positions? How can gender, or men and women, be prepared for co-operative participation in the developing Society of Knowledge's social and economic activities?

1. Introduction

This chapter offers a panoramic and statistical view of gender throughout the world, based on demographic studies and data published by various international organizations.

To make a comparative analysis of the present gender situation easier, this study is divided into four items. The first item focuses on gender by analyzing the interaction between the economically active population (EAP) and per capita GNP which includes all internal and foreign production estimated in the World Bank Atlas in 1997.

¹⁴ Paper presented for discussion at the Global Women's Committee meeting, at the International Co-operative Alliance Congress held in Montreal (Canada, 1999).

The second item uses special indexes developed by UNDP, the United Nations Development Program, to compare groups of developed countries, countries with average development and less developed countries: (1) HDI (Human Development Index); (2) GDI (Gender-related development Index); and (3) GEM (Gender Empowerment Measure).

With a background of serious problems in today's economically globalised job market, the third item emphasizes the urgent need to increase human value using education (at all levels) and training, along with "open" studies, television courses and other types of permanent distance education. One can point out the value of new unemployment reduction strategies and the consequential reduction of the dramatic and growing "exclusion" of a significant part of the population from the market economy.

The fourth item brings together general observations on some of the basic problems which have affected professional gender relationships, many of which men and women could face together in a co-operative environment.

2. World Gender Statistics

When analyzing world demographics, gender distribution within the population can be seen to be relatively well-balanced. Male predominance can be seen in some regions, mainly in agricultural or mining regions, while female predominance is seen in countries with high rates of emigration such as those devastated by civil war. As longevity increases, on the other hand, we see more older women than older men, as female longevity is greater than that of the male.

In developed countries, between 1990 and 1992, for a workforce which was 51% female, there was an EAP, or Economically Active population which was 33% female. In developing countries, the total number of women who work solely with unpaid domestic activities is greater than that of women with paid jobs and/or women unemployed, as a large number of them dedicate a large part of their time to maternity, child raising and also habitual domestic tasks.

As is plain to see, unpaid work is not included in Social Accounting, according to the methods adopted by the United Nations in the National Accounting System since 1968. This criteria is still in use, even though much criticized by specialists and in spite of the

proposals to ascribe values to the work of this numerous and "invisible" female contingent.

On the other hand, the demographic imbalance is high between developed countries, characterized by low birth rates (except for the USA and JAPAN which are among the 10 largest countries in the world), and developing countries, which are home to the larger portion of the world's population. This situation will tend to continue over the next twenty-five years, if the present rhythm of birth, mortality and migration persists, according to projections published by institutions which specialize in demographics.

In 2010 the forecast for world population is 7 billion people, of which 3 billion 300 million will live in just 10 countries, of which only two are developed. In other words, in order of population, China, India, USA, Indonesia, Brazil, Pakistan, Nigeria, Bangladesh, Russia and Japan.

In 2025 the forecast is for these same countries to remain the most populous, as they were in 1997 and 2010, although with some small classification modifications. Brazil, for example, will go from 5th to 7th place, Russia and Japan will move down slightly, and Nigeria will move up and Mexico will move into the list.

In 1997, the Population Reference Bureau's¹⁵ estimates of world population reached 5 billion 840 million people. A little over a billion lived in developed countries and the rest lived in developing countries. So more than 4 and a half billion lived in less developed countries, and of these people more than 1 billion lived in China alone. In the same year the Brazilian population was estimated to be 160 million.

The Reference Bureau maintained the same growth tendencies for the 2010 and 2025 demographic projections, 6,894 billion and 8,086 billion respectively. While the average for developed countries should remain stable between 2010 and 2025 (1,212 and 1,226 billion) the developing countries will be home to 6,810 billion people in 2025, up from 5,682 billion. However, the Consulting Group for International Agriculture Research (CGIAR), an agricultural research support association with regional and international organization and foundation participation (e.g. World Bank, UN, FAO, UNDP and others) has a forecast which is even more impressive: a world population in 2025 of 9 billion, of which 7 billion will live in developing countries.

¹⁵ The Population Reference Bureau (Washington DC, USA) publishes the main world population tendencies through its international programs, based on diverse sources such as the UN and its Agencies, the World Bank, the European Council (Population and Immigration Division), Paris National Institute for Demographic Studies, and other institutions.

The world population "ticker", published in 1997 by the Population Reference Bureau (see Appendices) shows that every second 4,4 children are born, 0,4 in developed countries and 4 in developing countries. Even though the developing countries have high death rates (1,3 against 0,4 in developed countries), natural growth does not favor the developed countries, hovering a little above 0, compared to 2,7% per year in developing countries.

The half of the world's population made up of women tends to keep up the growth projections shown for total world population growth. The same can be said of the continents, apart from the exceptions already mentioned. In 2010 and 2025 the forecasts also show the quantitative balance between men and women being maintained. As to greater female longevity in the last age range, it could be argued that this could go down as women participate more in the job market and become exposed to the typical pressures which economic competition brings.

Even taking into account the known limitations of large statistical pools of data, the available 1997 information allows us to make a distinction between gender life expectancy in two country categories – developed and developing.

World-wide life expectancy is, on average, 66 years, 64 for men and 68 for women. In developed countries the gender average is 75 years, falling to 71 for men and rising to 78 for women. In developing countries the world average is lower, 63 years, and there is also a difference between men and women, 62 and 65 years respectively.

Some examples of developed countries life expectancy:

| Country | Life expectancy | | |
|-------------|-----------------|-----|-------|
| | Average | Men | Women |
| Japan | 80 | 77 | 83 |
| Sweden | 79 | 76 | 81 |
| Switzerland | 79 | 75 | 82 |
| Iceland | 79 | 77 | 81 |
| Canada | 78 | 76 | 81 |
| USA | 76 | 73 | 80 |
| Israel | 76 | 76 | 80 |

Western Europe (over 75 years) and the rest of Europe in general (over 70 years) are also above the world life expectancy average, as also in Oceania, and Oriental and Western Asia.

Gender longevity can basically be explained by high standards of living in developed countries, and this is reflected in high per capita GNP which varies between US\$ 32,000 in Norway, US\$ 30,000 in Denmark, US\$ 27,000 in the USA and Germany.

These countries also have the lowest world averages for birth rates, or total children forecast per woman. In Western Europe, for example, even though the continental average is 1,6, the forecast is only 0,5 to 1,0. The USA and Japan, however, are an exception among the developed countries and they are forecast to continue among the 10 most populous countries in the world until 2025, as mentioned.

At the other end of the spectrum, developing countries have higher continental averages: 5,6 children in Africa, 3,0 in Latin America, 3,5 in Asia (without China), and 2,4 in Oceania. Several countries are well over their continental averages, examples being Nigeria, Angola, Burundi, Somalia and Uganda, among others, where birth rates are between 6,0 and 7,0 children per fertile woman.

These high birth rates occur in countries where life expectancy is well below world averages. It is the case in virtually all African countries, except for some tourist and financial areas which have higher standards of living, such as the volcanic archipelago of the Republic of Mauritania, Reunion Island in the Indian Ocean and the Seychelles in south-eastern Africa. At the lowest end of the scale are the countries most wanting in all areas, Rwanda, Uganda and Ghana in Africa, and Afghanistan in Asia.

From another point of view, the tendency for lower urbanization levels, general and infant mortality rates, health, education and income levels (especially per capita GNP) in areas of lower life expectancy is confirmed in three least developed African countries already mentioned: Rwanda, with a life expectancy of 41 years (40 for men and 42 for women), only 5% of the population living in urban areas, high birth rates (6,2) and a large part of the population made up of young people (48% of the population under 15), against only 3% of the population in the over-65 age range. Uganda and Ghana a similar life expectancy in 1997, (average 43 years, 41 for men and 43 for women)

and, respectively, 11% and 22% of urbanization, 5,8 and 6,9 children per fertile woman, 47% of the population under 15 and only 3% over 65 years of age.

3. Gender Evaluation using UN indexes.

The United nations developed four indexes for world population evaluation in terms of human development, comparisons between men and women, gender empowerment and human poverty. They are HDI, GDI, GEM and HPI.

What do these indexes mean?

- HDI (Human Development Index) is published annually since 1990 by the Human Development Report, a part of UNDP, the United Nations Development Program, and shows human development in terms of widening people's life horizons, according to the men's and women's needs and interests in different contexts. However, because of difficulties reaching a universal consensus on what is "decent", "dignified", or "good" standard of living, the HDI measures life expectancy at birth, education (at all levels) and the fulfilling of basic needs (food, health, housing and clothing).
- GDI (Gender-related Development Index), is the HDI with gender inequality adjustments. It uses the same dimensions and variables as the HDI but compares disparities between men and women. The greater the inequalities between them, the lower a country's GDI.
- GEM (Gender Empowerment Measure) shows whether men and women are capable of active participation in economics and politics. It measures professional, economic and political opportunities for men and women, and gender inequality in key decision areas, such as the small female representation in groups responsible for elaborating economic, technology, human resources and other policies.
- HPI (Human Poverty Index), the most recent UN index, shows the limitations which go hand in hand with levels of need and misery, including limited access to health, sanitation and basic education services.

Three of these indexes, HDI, GDI and GEM, were compared in 175 countries which the UN analyzed in 1997 (see Chapter II

Appendices). Canada tops the list for developed countries in HDI and GDI, but comes 6th in GEM. At the opposite end of the list are Nigeria, Rwanda and Sierra Leone.

It is interesting to examine countries' positions using the GEM index: France, for example, is doing well in human development (HDI 2nd place) and in gender-related development (GDI 6th place) but falls all the way to 40th position in GEM (Gender Empowerment Measure).

We now turn to gender problems in the job market.

4. Gender and the Job Market

It should be pointed out at this point that this is a limited study, and interactions between the main job market variables (salary, employment, unemployment, turnover and productivity) and the level of employment fluctuation in economic cycles and medium to long term economic development will not be examined.

This study will not look at situations which involve women in countries which are dominated by religious, ethnic or political extremism for lack of data and information.

The international press has reported on the rigorous restrictions which Islamic fundamentalism imposes on women. In Afghanistan after 1995, for example, the Islamic extremist militia Taleban, which has taken power and now controls 2/3 of the country, forbade women from working outside the home and from studying, even at public schools and universities. Women are confined to their homes and can only go out when accompanied, as long as it is to one of a few pre-determined places, and always fully covered from head to toe by a thick veil.

All schools for women were closed in 1996. The Taleban allege that this is a temporary measure and the segregated schools (conforming to official religious interpretation) will open again when they have resources, as the cost of warring against the guerrillas in the north of the country is high. Up until today there has been no official acceptance of the UN's and other international organization's offers to help re-establish women's educational programs. In march 1998, however, the Taleban announced it was willing to discuss the women's return to school.

In 1997, the Population reference Bureau's data shows that there were 2 billion 837 million women in the world. Of this number, half were in the 15 to 49 age range and the average life expectancy for females was 67 years, against 63 for men.

It is in the less developed countries that one can find the greater part of the female population. At first sight, there seems to be a contradiction between the EAP's 50% of women in developed countries and 30% of women in developing countries. This difference stems mainly from two basic problems, highlighted previously: the first a consequence of the high birth rates in less developed countries, which obliges a large part of the female population to dedicate themselves to maternity and child raising; the second is a consequence of the criteria for not including domestic work in GDP (Gross Domestic Product) calculations.

The world gender distribution in 1997 published by the Population Reference Bureau, shows that in 1997 the total female population was 2.837 billion, 0.6 billion in developed countries and 2.273 billion in developing countries. At the same time, the world male population was 2.9 billion, 0.575 billion in developed countries and 2.325 billion in developing countries. There is, therefore, a slight female majority in developed countries, with the opposite being true in developing countries.

The male and female distribution variations in each continent in 1997 was, in millions: Asia 1,730 men to 1,690 women; America 410 to 392; Europe 370 to 376; Africa 375 to 365 and Oceania 15 million men to 14 million women.

The absolute and relative data on the female population shows the big variations between continents:

- Asia has the biggest female contingent, 1 billion 690 million women to 1 billion 730 men. Of the total female population in Asia, 695 million are in oriental Asia (592,9 million in China alone); 670 million in Central Asia (452,3 million in India); 243 million in south-eastern Asia (99 million in Indonesia) and 82 million in Western Asia (led by Turkey, 30.3 million);
- the three Americas account for 392 million women compared with 410 million men. The female population is distributed thus: Latin America and Caribbean, 242 million, and North America 150 million (134.7 million in the USA and only 15.3

million in Canada). It should be noted that in the Latin America / Caribbean group, South America accounts for 160 million women, of which 81.1 million are in Brazil.

- Europe has 376 million women to 370 million men. The largest segment of the female population is found in Eastern Europe, 162 million (78.1 million in Russia). Next comes Western Europe (92 million) and Southern Europe (73 million), and lastly Northern Europe (48 million women);
- Africa's female population is 365 million to the 375 million male population, with 114 million women in East Africa, 106 million in West Africa, 79 million in Northern Africa, 42 million in Central Africa and 24 million in Southern Africa;
- Oceania has the lowest continental population, with 14 million women to 15 million men. Australia accounts for the largest share of the female population (9.1 million) and the Fiji the smallest (0.4 million).

We will now look at the gender situation in relation to the job market, focusing on two fundamental problems: education and unemployment.

5. Gender – Literacy and Schooling

According to the Population Reference Bureau information, even though there has been increasing elementary schooling and literacy over the last 25 years, there are still over 1 billion adults in developing countries who do not know how to read or write. Of this number, almost two thirds are women. If in developing countries there are more illiterate women than men, then it is on the African continent that the difference between these two groups is greatest.

Gender statistics show world figures for 1990, 78% of men and 60% of women were literate (all over 15 years of age). At the top of the list were countries like the USA and Japan, where gender literacy percentages were even in both countries. At the bottom of the list comes Afghanistan, 42% of the men literate compared to 11% of the women, a difference which will probably deteriorate following the situation created in 1996, when, as previously mentioned, women's schools were closed by the extremist Islamic militia Taleban which controls 2/3 of the country.

The Population Reference Bureau data which compares the number of women compared to men in the university population, from 1990 to 1993, show 124% in North America (Canada and the USA), 112% in Europe, 105% in Oceania, 101% in Latin America and the Caribbean, 55% in Asia and 43% in Africa.

In other words, in the USA, Europe and Oceania, the number of women at university is much greater than the number of men. In Latin America and the Caribbean the difference is smaller. However, in Africa and Asia there is a very unfavorable situation for women. At global levels, the percentage of university students over the same period is 60% for women and 40% for men.

6. Gender and Unemployment.

Growing global levels of unemployment, especially structural unemployment, are the biggest worry for all countries at the end of this century.

How does gender perform in relation to unemployment? In general, as we shall see, the number of employed women is growing, especially in the West. On the other hand, this encouraging growth has not been reflected in salary equivalence when related to the same functions performed by men.

The Organization for Economic Co-operation and Development (OECD) – a group of the most industrialized countries in the world – published data based on comparative analysis of information from 12 countries over a period from 1972 to 1995, which showed that over the last 25 years the proportion of adult men in employment fell, while the number of employed women grew. On average, there was a brisk fall in the number of employed men in all age groups: the 15-24 years age group had 60% employment in 1972, down to only 48.2% in 1995; 25-54 years fell from 94% to 87.5%; and the 55-64 group also fell from 77.2% to 60.6%. The number of employed women showed the opposite tendency with an ascendant curve, except for the younger age range.

Women's salaries in non-agricultural jobs can be seen to be lower than men's on a global scale. In *The Women of the World* (1995), the Population Reference Bureau drew attention to two basic

explanations: women have less access to higher paid positions and they also earn less than men for the same or similar jobs. The Bureau's data showed salary equality only in Australia in 1990. The biggest salary difference, found in Asia, was shown to be in Hong Kong and Japan where women were paid 68% and 51% respectively of men's salaries in 1990.

Female demographic representation and the growing importance of women working outside the home led the United Nations and other international organizations to recommend that emphasis be given to finding solutions to problems of maternal health services, child care and reviewing gender questions related to domestic responsibilities, access to jobs (private and public sector, at all levels) and professional and salary equality.

It is a general truth that domestic responsibilities for women are growing. As divorce and separation become more common, women are often taking on the additional role of head of the family without the corresponding responsibility from a partner. This is the reason behind the attitude of organizations like the UN, ILO and ACI in showing the need for easier access for women to decent formal education, jobs, finance, as well as land, tools and sales.

How to avoid gender unemployment? This is a question which worries those in charge of international organizations, politicians, governors, union leaders, workers and many others, at regional, local and micro-regional levels.

The European Union, after its Social Summit (June 1998), published the Sector Objectives and National Action Plans which aimed to reduce gender unemployment in EU countries, but without the previous commitment to creating 12 million jobs in 5 years.

The consequences of gender unemployment have generally been more unfavorable for female labor. Paradoxically, there are isolated reports of some companies, in an effort to reduce costs and face up to the global standards of quality and productivity which competition has brought upon us, hiring women for a third of the salary of the men they had dismissed; or trying to increase productivity by

substituting one man for three women with identical qualifications but prepared to work for much less.

Even though each country has different strategies for combating unemployment, investing in gender empowerment is a recurring theme. So much so that the March 1998 Report written by OECD technicians, analyzing unemployment in 29 member countries, concluded that the situation had not only stopped deteriorating but had improved, unemployment falling by 0.4% in relation to the previous year because of economic growth and, above all, more education and training.

Great Britain is building an original model for fighting unemployment along the same lines. The recently created Ministry of Work and Education offers professional qualifications to the unemployed in general, apart from special programs for students who left school at 16. The results of the British experiment have been so surprising that other countries have adopted this "revolutionary" strategy. So we see today that unemployment levels are at their lowest since July 1980 and salary costs are being absorbed by productivity increases (production / worker) while inflation is stable at around 3% per year.

Some countries, such as France, follow slightly different paths, boosting technical courses, reducing the working hours and the working week (4 days) and cut salaries according to greater or lesser union pressure. In Germany, where problems with reunification are still being resolved, small growth and high unemployment lead the country to reduce the tax burden on companies and the cost of pensions, without reducing the working day.

The exception, nowadays, is the USA, which has managed to combine one of the longest post-war growth cycles with low unemployment and low inflation. Technological dominance of certain sectors has been recuperated (once supposed irretrievably lost to Japan) and the lead taken in many other sectors (including those seen as inherently German). The American economy showed itself to be so solid at the end of 1997 that not even the repeated peaks of the Asian financial crisis could knock it off track. It is, on the contrary, the solidity of the American markets which are helping Asia to get back on its feet,

to a great extent because of the strong dollar and subsequently attractive price of Asian exports, leading to greater demand in the USA.

Unemployment problems have not had a balanced effect on gender. This unfavorable tendency for female labor can be seen in the salary problem, where female salary degradation can be observed when compared to men's salaries. This means that women have great difficulties in reaching positions which can affect their work situations.

To support this point, the Population Reference Bureau data shows a small female participation in decision-making processes within private and public companies, as well as in politics in general. In legislative questions the situation is similar: in 1994 and 1995 only 11% of the world total of Parliamentary representatives were women, especially in developing countries. In top level ministerial posts the same period shows a minimally expressive female participation (7%). On the other hand, women predominate in support activities at different levels, (secretaries, assistants, technicians, programmers, coordinators) and, above all in more modest positions which bear the hallmark of their "domestic" pigeon hole (cleaning and serving, for example).

The governments of the great majority of countries (except, obviously, the Islamic countries) have shown their intent to reduce gender inequalities. This can be inferred, for example, from the large number of countries which ratified the elimination of female discrimination Convention - Elimination of Discrimination Against Women, 12/01/1995 (apud Las Mujeres del Mundo, published by the Population Reference Bureau in 1995).

The Interamerican Human Rights Commission (IHRIC) of the American States Organization (ASO), in its Report on the Condition of Women in the Americas (April 1998) takes a similar stance. Based on research and studies carried out over a three year period on institutional and judicial guarantees, and in replies from 18 countries to questionnaires filled out by women's rights organizations and authorities, the ASO put forward additional measures for fighting discrimination in the public and private sectors. It also highlights the need for education free of stereotyped standards, the repeal of archaic laws and investigations into reports of discrimination and subsequent punishment if the discrimination is proven.

7. General Observations

In general, we can see that, except in Islamic countries:

- There is an irreversible increase in the number of women at work. Statistics from many western countries show that women nowadays are more numerous at universities than men - and not only in arts and humanities, as was the case in the not so distant past.
- In almost all western countries, be they developed or developing, the change on the matrimonial scene is creating new roles for "family" members, by right or by law. This has been a main factor in the growth of the number of women on the job market; the decline of marriage as the principal option for women to survive and/or free themselves of family dependence; the increase of non-marital partnerships (e.g. cohabitation) to meet the new needs and demands of the men and women of our time. Whatever the scenario, when children are involved the woman frequently takes on the full responsibility for leading the family in cases of divorce or separation.
- Another important fact taken up by the media: with no help or support from government sources, and despite religious opposition, an important percentage of women in several developing countries are managing to brake a demographic explosion.
- Women's financial and professional independence is still not a reality in many countries. In agricultural regions and poor neighborhoods the situation of women is still one of great dependence and extreme need in all aspects, starting with the lack of public and private maternity and general health services. At the opposite end of the scale, in prosperous urban areas, the growth in levels of female education and ever more accessible computing resources are creating more favorable conditions for women to work from home and to attain a long desired conciliation of domestic tasks and "external" paid work. It has been forecast that in this Society of Knowledge or information, more and more women will be able to install their SOHO (Small Office Home Office) in a small

portion of the home and need little equipment (a computer, a modem and a telephone).

- It can be said that, in general, women all over the world get paid less than men for performing the same functions, even if they have better qualifications.

In the 20's women fought for the right to vote, while in the 90's they participate in political and economic processes, albeit on a small scale. However their economic status continues to be very different from that of men. (apud Eurostat, 1997).

- Still on a general note, all of the countries which have suffered recent economic and financial crises have been led to increased "voluntary" dismissals and dismissals imposed on gender. However, the media has reported that the biggest burden of the dismissals for cost reduction purposes is falling on women, as there is a tendency to pay women only 1/3 of a man's salary for doing the same job. Another practice which has also been uncovered is to maintain personnel costs practically the same while increasing productivity by hiring up to three women, of the same or higher level training, to replace one man who has been dismissed.

In 1990, European Union statistics do not reflect the increase in the preference for female labor for its reduced cost, as we said before. In reality, there were 12,45% of women unemployed and 9,5% of men.

At the same time, women who worked in formal economic conditions were paid around 20% to 40% less than the men. The difference increased in manual jobs, to between 65% and 90%.

- Women have to fight against a lot of resistance to reach top positions in all activities, public and private. Their presence

is still very small in ministries, parliaments, deputies' chambers, senates, tribunals and elsewhere. Paradoxically women are managing to break down barriers in some areas considered bastions of masculinity, such as the police and even the Armed Forces.

In the European Union in 1997, the national Congresses had 15% female members compared to only 11% in 1980. In the Scandinavian countries their participation is above average: in 1997 40,4% of the members of the Swedish Congress were women, 33,5% in Finland and 33% in Denmark. Following them came countries like France, England, Greece and Portugal, with averages of around 10%. (Source: Eurostat)

In conclusion, the search is still on for ways to eliminate the "glass ceiling" which still segregates women in many sectors of society. This search, nonetheless, should be carried out focusing on unity, solidarity and equality between men and women who aim to face together the consequences of the deep and fast changes in technology, economics, politics, society and culture which are shaking the world.

CHAPTER 3

Employment, unemployment and globalisation

– Co-operative Solidarity Generating Jobs –

The change of focus from manual work to working away from the office, made easier for the most part by computers and cyberspace, gives life to new workforces - housewives, the elderly, students and the disabled.

With the end of the 20th century and the fall of many ideological models which were the pillars of contemporary political and economic regimes, we are facing a whirlwind of deep and sweeping change.

What are seen as basic institutions (family, church, state and others) are showing their frailties. Cyberspace, computing, cutting edge technologies, market absolutes and globalisation all influence modern economic policy guidelines.

Technology becomes less dependent on labor and more dependent on financial and intellectual capital. Capital and labor step ever more out of time with one another. Competition stimulates cost reduction and the continuous efforts to maximize quality, productivity and production following international standards. It also stimulates unemployment in private and public companies, even if it is made up to look like "voluntary redundancy". Millions of people shut out of the market economy have little hope of finding work in an ever more automated and robotic world.

1. From Industrial Economy to Knowledge Economy.

The large proletarian concentrations around massive production lines which feed standardized mass consumption and mass markets are threatened with extinction. Old factories are being substituted by what can only be termed a constellation of new horizontal companies which exchange solid values and scale advantages for intelligent systems. Apart from this, the time taken and the cost involved in obtaining market information is drastically reduced when global networks and computers are combined.

Concurrently, the links between that which is produced and those who produce it are getting weaker, especially with microelectronic system processing.

The trend is modern business complex predomination, fluid structures, strategic partnerships, the growing importance of intellectual capital, team work and multimedia network marketing.

The down side is that technological modernization involves high human costs: many traditional positions disappear and fewer, highly specialized positions appear to take their place. Technological advances and information system developments have led to tasks previously carried out by several full-time workers being performed by a few consultants, sub-contractors, self-employed, temporary or other free agents, who base their remuneration on their capacity, experience, knowledge and time.

A new working environment blossoms, highly pragmatic and with short term views, in which companies prefer to reduce costs, contract out activities and maintain streamlined and flexible structures, turning to the immediate availability of part-time or temporary labor when necessary.

Secretaries, receptionists, office clerks, bank tellers, switchboard operators, librarians, mid-level managers and machine operators are a few of the professions close to extinction. They cannot be recycled because the positions no longer exist.

We can see a perverse polarization being outlined: on one side a multitude of unplaced workers, under-employed or unemployed, with none of the pension rights or health plans which were previously financed by their employers; on the other teams of the information elite, responsible for controlling and administrating the global economy, trying to reconcile different commitments in different companies, quickly moving their jobs, their projects and their companies.

Redefining people's roles in a society almost without workers may be the greatest challenge of the next few decades.

2. Human Resources for the Post-market Era.

All of the problems mentioned here show the need to prepare human resources and institutions for a world in which mass employment in goods and services production and sales is the past and the future holds the knowledge economy.

In this new post-market era, remote work and remote access to the workplace can offer a wide variety of tasks to be carried out with flexible time and location, remote work centers, Small Office Home Office options etc.

It is, however, clear that working away from the office will need special programs, target definitions, group structures, budget considerations, worker and manager training, remote work agreements, differing proposals for alternative situations and many other activities to be set up and implemented.

Unemployment and the informal economy grow in parallel, small businesses multiply as people try to squeeze a living from the small amount of capital that they manage to raise from special funds or redundancy indemnities, "voluntary" or not. The number of outsourcing contracts and low-paid temporary positions increases, as does the State – business – community interaction. Associations, co-operatives,

philanthropic entities, foundations, institutions and other types of NGO's (Non Governmental Organizations) appear, making up the so-called third sector which becomes a combination of private sector (second sector) organizations which fulfill the public functions of public sector (first sector) businesses.

Faced with these facts, many observers proclaim the end of work, jobs, the Nation State and even democracy. Riding this "end of everything" wave, often linked to death, there are those who speak of the death of Economics and economic man, throwing down the purely theoretical solutions of the economists and pointing out the lack of attention given to natural and human variables. Others go further, heralding an end of science, that a new rationale is appearing based on probabilities which show the instability, chaos and dynamism of physical processes. There are even those who talk of the death of education, literature, utopia, art, nature and the world itself..

3. Does globalisation provoke unemployment or generate new jobs?

Globalisation has spawned positive and negative criticism. Optimistic writers see a return to high levels of job and business opportunity in globalisation and technological advances. In other words, it will be easier for the market to absorb the workforce and also to set up small and medium companies.

On the other hand, several writers show that the internal logic of the globalisation process does not lead to the integration of all countries, quite the opposite and this a result of today's runaway competition. In other words, in practice there is a heterogeneous, hierarchical and asymmetric inclusion of countries in the globalisation process, with developing countries and even continents, such as Africa, being left by the wayside. This scenario triggers unemployment, according to pessimistic critics.

The argument goes on. There is a middle ground, however, which is based on the following: unemployment has always existed and will never go away, therefore a break-even point will be found between employment and unemployment, following the same pattern found in different phases of the Industrial revolution which began in

England in the second half of the 18th century. Put differently, if unemployment levels in developing and developed countries are high, there is a tendency for them to fall to acceptable levels over time, although within a completely different and remodeled market from that which we know now.

Technical reports in general highlight that there are jobs in proportion to the flexibility of the market, where the market is the driving force, and according to the savings and investment capacity of business. However, companies cannot be choked by high tax and social security burdens created by the State. It can then be stated that work opportunities are directly linked to freedom to hire and fire labor, to unregulated and flexible capital and to stimulating economic and social development policies. The USA is always cited as an important example: since 1980, 35 million new jobs have been created, there is less than 6% unemployment, at a time when purchasing power is higher than it was five years ago. The exception is the 20% of the workforce which is less prepared.

China and New Zealand have also managed to reduce their unemployment figures substantially. According to some analysts this is due to the fact that they have opened up their markets and have taken drastic steps to face competition.

On the other hand, those countries in the European Union which are still supported by State controlled social welfare suffer from growing unemployment figures, and only manage to generate new jobs in state-owned companies. As a whole, the European Union has around 18 million unemployed, of which 12% are German, 16% are Finns and 20% Spaniards. Several EU countries have shown a tendency to reduce the working week as a means to amplify work opportunities to those at the margin of the economically active population.

The ILO Report's conclusions, published in December 1996 confirm the direct relationship between job creation and development and base these findings on job-market evaluations in 154 countries. The ILO shows that growth in levels of unemployment is much more related to a lack of development policies than to world economic globalisation. Even with globalisation, the data shows that countries which adopt policies for economic growth have reduced unemployment figures.

Even so, the recent world Stock Market crash at the beginning of November 1997 showed an important negative facet of globalisation, making it clear that the international financial system is stronger than the nations, coming to haunt global capitalism. This means that, in reality, economic and technical integration is a process which transforms government power and business roles and influences the future of jobs and national cultures.

4. Co-operation and the creation of a new social structure for solidarity.

The Declaration of Co-operative identity was adopted in 1995 by the International Co-operative Alliance (ICA) Centenary Assembly, and it states that a co-operative is an autonomous association of people who unite voluntarily, seeking to fulfill aspirations and common social, economic and cultural needs, using a company which is democratically run and is owned by all.

Co-operation needs to strengthen itself as a cohesive and systemic body to face the challenges brought by unprecedented change, but cannot abdicate the defense of its authentic values (mutual help, responsibility, democracy, equality, equity and solidarity) nor its ethical values (honesty, transparency, social responsibility and concern for peers).

The review of the Co-operative Principles, approved in 1995, restates the mutual commitments between co-operative, co-operator and community, opening new horizons for co-operative growth in a modern world context, and reaffirms co-operative autonomy and independence while preserving the fundamental Co-operative values.

The Co-operative Principles, reformulated in 1995, are stated thus: 1. Free and voluntary membership; 2. Democratic member control; 3. Members' economic participation; 4. Autonomy and independence; 5. Education, training and information; 6. Co-operation between co-operatives; 7. Dedication to the community.

Co-operatives are agents of human and social change, and also are a means of implanting a regulatory ethic which the world so badly needs.

The biggest surprise in the Declaration of Human Responsibility, formulated by the World Economic Forum 1997 (Davos, Switzerland, February 1997), was the tone which highlighted ethics during the discussion on the present phase of the Network Society. The majority of the participants were political and business leaders from all over the world, and they all accepted the premise that globalisation is irreversible, but structuring the pillars on which it stands is a long process which needs a minimum standard of consensus, responsibility and morality.

The democratic co-operative structure possesses all of the requirements for collaboration over this long period for seeking consensus, responsibility and morality. More than that, it can contribute to the construction of a 21st century ethic, respect for the past but looking to the future, to the long term.

It could be said that if businessmen in general and co-operatives can free themselves from the chains of short-term myopia, imposed by globalisation and revolutionary technologies, they will be able to give greater attention to tomorrow's ethics, which include the preservation of life, natural resources and the planet itself.

The strongest aspect of the Co-operative system comes from its solidarity, its position as an ethical economic regulator and an institution which prizes Human Resources.

5. Co-operatives, job creation and Gender Problems.

International organizations such as the UN and ILO have shown that female unemployment is higher than male in industrialized countries. In developing countries, figures for the under-employed are added to those of the unemployed – 60% of women are illiterate, have less access to land, credit and job opportunities, even though their responsibilities are disproportionally greater than those of men.

In the European union, according to Eurostat data, the total number of women unemployed is higher than that of men, principally in Italy, Spain and Ireland. In 1990 40% of women had been unemployed for more than a year and in 1995 this number had risen to 50%.

Could co-operatives change this scenario? The answer is positive, but under the condition that co-operatives are strengthened as companies. Co-operatives do present an interestingly original position: they are the only sector whose doctrine emphasizes balance between economic and social considerations. To reach this balance, though, they must face cost reductions and runaway competition brought on by globalisation.

To achieve this they must use the many means at their disposal to strengthen themselves economically, among which we find fusions, incorporations, and inter-sector integrations; unification with other co-operatives from the same branch to create capitalist companies and generate profit; strategic alliances, such as rural workers' co-operatives association to banks, insurance companies, food processing companies, distributors etc.

Various world tendencies confirm that co-operatives should be autonomous, suffering no State or private interest intervention in their constitution and running, having to undergo no authorization process or economic viability study. Internally, this gives greater statutory freedom for the co-operative to organize its administrative structure, services and all of its other economic, cultural and social activities.

Interestingly, following the present day demands for productivity, efficiency and quality, the co-operative administration has become ever more professional, abandoning any improvisation or amateurism.

Other important tendencies are giving co-operatives an equal footing compared to commercial ventures, the adoption of a tax regime which approaches that of non-co-operative businesses (which presupposes a new cost component for co-operatives) and access to external financial sources, including venture capital.

The relationship between members and the co-operative is also changing greatly: the member-user-businessman figure is losing strength, new classes of member non-users are emerging and co-

operators are more strongly tied to co-operative economic commitments.

In conclusion, co-operatives adapt to today's market economy and globalisation demands. Economically and professionally strengthened, they can now contribute to job creation and emphasizing the worth of the female workforce.

CHAPTER 4

Gender in Brazilian Co-operatives¹⁶

1. Introduction

Brazil represents 6.4% of the world in area and 2.7% of its population. Nowadays it is an urbanized country and has a decreasing birth rate, a rapidly maturing age structure and a female population growing faster than the male.

A Federal Republic of 8.5 million km² with an estimated population of 160 million inhabitants, 86% of Brazilians live on or near the immense East coast which extends for over 7,300 km and borders the Atlantic Ocean.

The five main Brazilian macro-regions – North, Center-West, Northeast, Southeast and South – demonstrate the coexistence of several Brazils, each with its own climate, production, problems, necessities and ethnic makeup, but all united by the Portuguese language and the western social and cultural identity. Brazil was born of the Western European expansion into America, being imbued with European tradition and Catholic culture brought by the Portuguese

¹⁶ This paper was presented at the International Co-operative Alliance Congress held in Montreal, Quebec (Canada), in September 1999.

colonization. They were followed by other groups of Europeans, some who came to conquer and, although repelled by the Portuguese, left their mark (such as the Dutch in Pernambuco and the French in Maranhão), and others who came as immigrant labor (Italians in the Southern states and Germans in Santa Catarina and Rio Grande do Sul).

The native indians had little influence in this racial mix, their presence being limited to some regions in the North and Northeast, while the African slaves, who came mainly from Angola to work on the sugar cane plantations in the Northeast and the coffee plantations in the Southeast, have a strong ethnic presence (especially in the state of Bahia).

The first Brazilian co-operatives were set up only at the end of the 19th century, or half a century after Rochdale's famous experiment in England.

Some idealists had already heard of the European experiment but needed to wait for legal and social conditions to become more favorable for free workers' associations. In the 70s, the Brazilian Co-operative Movement became more institutionally consolidated and modernized. In the 90s, it matured internationally.

2. Gender in Brazilian Statistics

It will still take some time for Brazilian women to make more space for themselves in co-operative leadership, even in those co-operatives that have a significant number of female members such as health and work co-operatives.

From a gender angle, the statistics indicate that the traditional numerical balance between Brazilian men and women was recently upset by the increase in the number of women.

This change in the historical tendency for equal population divisions between men and women has been noted in the census research of the past four decades. In 1996, for every 100 women there were 97,26 men, a difference which totals 2,184,491 more women than men.

There are, however, geographical variations: urban areas have an average of 100 women to 94,25 men, while in rural areas the situation is inverted and there are 108,97 men to every 100 women. This

difference can be accounted for mainly by the infrastructure works which use male labor at the agricultural frontiers in the North and Center-West of Brazil.

At the same time many other changes are either in progress or are on the horizon. Women of every social sector are becoming more politically aware. There are more young and mature women than men (especially from the higher classes) on higher education and technical courses. The number of women on the formal and informal job markets grows faster than that of men. The number of divorced women who take on alone the status of provider for the family and head of the home grows daily. More women put off having children to follow careers. At the top of the pyramid there are more old women than old men.

2.1 Brazilian women and the job market.

The opening of the job market to women, and the main economic, social and political consequences of this, became more visible in the 50s, when middle class women started going to university and following a profession. This was encouraged by the multiplication of higher education and technical courses following the economic boom in the Southeast and South of Brazil.

The fact is that between 1950 and 1970 the number of occupations which required secondary and higher education grew rapidly, mainly in São Paulo State, where the large industrial sector linked up with the agricultural export and banking / finance sectors and led to rapid third sector growth.

Following on from this, the lack of available technical experience stimulated demand for qualified personnel and convergence between schools and business, highlighting education as a base for economic development.

2.2 The growth in demand for qualified labor.

In the mid-50s a group of Brazilian economists, intellectuals and businessmen put forward a plan for a domestic breed of planned development, with new directions and meaning, which supported studies undertaken by South-American specialists from

Cepal (Latin American Economic Commission), who opposed the monetary analyses of the International Monetary Fund. This group, which defended the principle of moderate inflation to stimulate economic and social development¹⁷, influenced the course of Brazilian federal government economic policy, which proposed 50 years of development in 5 (a program of the then president Juscelino Kubitschek).

Brazil changed rapidly in this era of "national development". Agriculture lost space to the flourishing activities in the main metropolitan areas of the country. The population grew and became more urban at an accelerated rate. The value of competent professionals grew as they were required to help the State-run economic development. It was the "miracle" of Brazilian economic growth in the 70s (whose consequences would highlight the weak points of "inflation stimulation").

In the meantime the Western world, over the 30 post-Second World War years, prospered, became wealthier and equipped itself to produce a vast quantity and variety of goods and services. The standard of living improved. Ever more advanced technologies revolutionized productions systems, distribution and consumption. Progress in communication and transport sectors, which cut distances between countries, stimulated the consumer impulse of the Western world, the main example can be seen in the USA.

The States in the Southeast and Southern Brazil were the main adherents to the wave of Western consumer values, demanding new goods and services. Thus, with the growing requirement for labor to boost production and put goods on the market in the principal consumer regions, the female workforce grew, above all in urban economic sectors.

2.3 The unemployment problem

When economic prosperity in the Western world became destabilized on the threshold of the 80s, and growing levels of

¹⁷ There were opposing views between the "development economists" who considered inflation a powerful tool for generating economic development (with two main groups - the Cepal group, inspired by Prebisch, which contested the IMF analysts' conclusions based on monetary analyses; and the National Industry Confederation group, whose criticism was concentrated on Gudin), and the economists inspired by Eugênio Gudin and the International Monetary Fund which denied that inflation had any positive effect on development.

unemployment became worrying, Brazil also became involved in the vicious circle created by economic and financial turbulence which was ever more globalised. From a work aspect, the poorer areas of Brazil suffered as economic instability increased the chronic problem of underemployment of the illiterate and semi-illiterate population, mainly in rural areas, most of whom were women.

In the 90s, the increased gender participation in the informal economy, mainly female, meant not only survival for those who had lost their jobs but also an efficient means of preventing serious tears in the social fabric.

At the same time, there was a growing tendency to defer young people's entrance into the job market, especially that of young middle-class boys, as the length of time needed for schooling and training grew to accommodate a more demanding and selective market. Studies showed contradictory tendencies for female unemployment - various indices showed that formal employment continued to grow, especially in service industries, but statistics indicated higher levels of unemployment than for men. The main explanation seems to be the increased demand for employment by women who make up the large almost invisible pool of labor, the housewives.

One tendency which remains is the channeling of unqualified or semi-qualified women towards manual and domestic jobs, while qualified women find positions in the public and private sectors, going through selection processes or public sector examinations.

For a long time, university educated middle-class women found jobs in pre-school and first grade education, jobs which men had abandoned because of low salary levels. Later, women started to teach in higher education, mainly in Humanities. Nowadays, however, they are taking on important positions in all levels of education, from pre-school to universities.

Women are more present in public and private companies, as well. Salary levels, however, are largely inferior to men's in the private sector. The public sector salaries, on the other hand, are the same for men and women in the same positions or with similar responsibilities. But, in private and in public institutions, the

invisible glass ceiling, which bars women the world over, makes it difficult for Brazilian women to reach leadership positions.

The impact of women's recent ascension to leadership positions has been under study in special research carried out on company administration, in an attempt to identify the "female characteristics" which the Brazilian and world markets are valuing the most. One of these studies, which was performed in São Paulo by an executive recruitment company, interviewed the biggest business organizations and they all prefer candidates with some feminine characteristics such as teamwork capability, long term planning, punctuality, education and appearance, all of which the market welcomes.

2.4 Women ascension.

Women's conquest of some positions at the head of private and public companies is recent. Albeit a timid change, it is reaching traditional public institutions which have been administrated by men for over 100 years.

For example, in São Paulo, a professor and Ph.D., Ivette Senise, was chosen by the rector at São Paulo University (USP) in 1998 to head the almost two hundred year old Largo de São Francisco Law Faculty, famous for its pioneering attitudes, high standards of teaching and well-known ex-students em several cultural, legal and political arenas. To wit, among these famous ex-students there are jurists such as Rui Barbosa and Counselor Crispiniano, romantic authors like Castro Alves and José de Alencar, modern writers like Oswald de Andrade, journalists of the caliber of Casper Libero and Rangel Pestana and many politicians, from the Baron of Rio Branco to Ulisses Guimarães. This "old and always new Academy" has also produced nine Brazilian Presidents.

Again at the University of São Paulo, in 1998, the full professor of the Law Faculty, Ada Pellegrini Grinover, was named as Graduation Pro-Rector and is responsible for 33 thousand students. The USP Faculty of Medicine named its first female full professor in 96 years, Maria Irma Seixas.

It was the São Paulo legal area which innovated in 1998 when of the 84 judges who passed the public examinations for the State

of São Paulo magistrate's positions there were more women than men, 53 to 31.

Recent changes have occurred throughout Brazil, although smaller in scale. At the end of the 90s, however, the North-eastern State of Bahia set an example for the whole country when it re-elected its governor Roseana Sarney, giving votes to women in State and Federal Legislative Chambers. At the same time the number of women who passed government examinations and reached high positions in the Executive and Judicial branches of government increased.

Women have had the vote since 1932 when this right was given them by the then President Getúlio Vargas, even so there has been no significant consequence as a result of this act because the President himself, shortly afterwards, closed Congress and imposed 8 years of dictatorship on the country. Men and women suffered equally during this period with their rights being curbed.

When democracy was re-established in 1945, after Getúlio Vargas was deposed and the New Republic began, the right to vote was again suspended by the military coup of 31st March 1964. This time, the dictatorship eliminated the Legislative branch and voting for almost twenty years.

Throughout Brazil one can see the global tendency of reduced female participation at high levels of Legislative, Executive and Judicial branches of government, as well as in organs whose decisions affect them directly, including health, education and family planning.

2.5 The changing Brazilian society

Other far-reaching changes which are affecting the most important world social institutions at the end of this century are also leading to changes in the basic characteristics of the Brazilian family nucleus, including a decline in formal marriages, a weakening of family structure and a legal division of family responsibilities between husband and wife.

Recent changes in standards of sexual conduct, partnership and procreation are a sign of a coming crisis in the Brazilian family

as an institution. As divorces and separations rise a female head of the household, with no companion to share responsibility, becomes ever more frequent.

At the same time, the social roles of youth, middle age and old age change, the last of these prolonged by the increase in life expectancy. "Professional old age" also appears at around 40 years of age as a perverse innovation of our times, marked by fast technological advances and global competition. In this way the concept of age becomes relative, multi-dimensional, separate from the behavioral models which gave direction to the different phases of the human life cycle, from childhood to old age, through adolescence and maturity.

2.6 Women in the Brazilian Constitution

History shows that women the world over have always been excluded from the legal and conceptual constitution of human rights. Even after important international documents and the modern Constitutions proclaimed universal equality, in practice a woman's situation is one of inferiority to men.

It was as recently as 1993 that the World Conference on Human Rights, held in Vienna, recognized that women's rights are also human rights, and even so only after being pressured by several international organizations and women's groups. Item 18 established that "women's and girls' human rights are unalienable and constitute an integral and inseparable part of universal human rights".

The present Brazilian Constitution was created after the end of the military regime and became law in 1988. It represented a turning point for women's rights and the increase in their citizenship. It broke with the previous legal system which discriminated strongly against women. In this case the actions of the women themselves were very important, as they presented various amendments to the National Constitution Assembly to guarantee their rights.

The Brazilian federal Republic now recognizes the dignity of the human individual, in other words men and women. It reaffirms

its resolve to seek the good of all, without nation, race, sex, color, age or any other form of discrimination, and reinforces this position when it recognizes that all are equal before the law, without any type of distinction, and establishes that men's and women's rights and obligations are the same.

Apart from this, in the section on rights to work the Constitution prohibits any salary, function or admission criteria differences based on sex, age, color or marital status. The chapter on family states that the rights and duties are to be exercised equally by the man and the woman; recognizes that family planning is the couple's responsibility; and that the State should create methods to fight domestic violence.

Some International Treaties which have been ratified by Brazil create obligations to women, not only in terms of International Community but also internally, in the country itself. The Treaties create obligations and new rights for women, and establish a final international stage for decisions.

Two of these Treaties deal specifically with women's rights: 1) the UN Convention which eliminates all forms of discrimination against women, ratified by Brazil in 1984; 2) the Interamerican Convention to Prevent, Punish and Eradicate Violence against Women, ratified in 1995.

The 1988 Constitution also determines in Art 5, par. 2 that the guarantees which are included there do not exclude others which may arise from the regime and principles it adopts or International Treaties of which Brazil is a signatory.

2.7 Women in Brazilian Co-operatives.

In recent times there has been growing discussion regarding the space which women have, and the space which they should have, in the Co-operation Movement. The International Co-operative Alliance's meetings and congresses are reliable thermometers for measuring the growing interest in gender equality in co-operatives, and are dedicating sessions in parallel with their main events to debate on male and female gender questions.

Some recent occurrences have contributed to this relatively old theme's return to center stage, a theme which touches on women's small participation in directing public and private enterprises and in decisions (economic, educational, health or otherwise) which affect them. Among these occurrences, those which have greatest bearing are the increase in female education and the appearance of the female professional in all Western countries¹⁸. Other important factors include societal changes, mainly in the family unit, which has re-divided work in the home and generated new social and professional roles for men and women.

In co-operative circles, the Nordic countries lead the way when it comes to stimulating the creation of groups and committees for women which are responsible for thinking up practical programs for female participation in co-operative direction and activities.

The biggest step in this direction, however, was the ICA-Americas Meeting, held in Costa Rica (1997), where women involved in co-operation gave an important illustration of their awareness of the situation, presenting a paper, Platform for Work, to the assembly, which subsequently approved the paper, and in which the ICA committed itself to "becoming an agent watching over, tracking down and denouncing disobedience of co-operative principals and values as a cornerstone of the guarantee to eliminate the subordination, exclusion and marginalisation of co-operative women at all levels".

Three of the ICA's commitments to women should be highlighted: political, "to give women access to leadership positions"; economic, "to give women access to finance and participation in defining economic policy"; and employment and jobs for women, "make the co-operative work environment positive and creative, favorable to female promotion and participation and with equal promotion opportunities".

Following this line of thinking, the Brazilian Co-operative Organization (OCB), in partnership with the Getúlio Vargas Foundation (FGV), attempted to analyze the gender situation in

18 This theme is studied in our paper Gender in Co-operative and Development, 1999.

Brazilian Co-operation in order to be able to propose competent recommendations which would stimulate female co-operative participation.

The First Census of Brazilian Co-operation (1997) included a few questions on gender in its research, which was carried out by sending questionnaires to co-operative leaders at the same time as analytical research on the Co-operative Leader Profile was carried out¹⁹.

Despite the limitations which the FGV Center for Agricultural Studies itself recognized, the First Census was able to define some negative points, such as majority of leaders interviewed having a lack of interest or information on gender problems.

"Ignorance of gender issues is confirmed by the fact that 31% of co-operatives did not answer the question on future plans to stimulate female participation, and 70% replying that they know of no similar initiative from other co-operatives".

Chapter 5 of the Census Report informs us that:

"... co-operatives seem to give little attention to gender in their day-to-day activities. Only 7% of them have any statutory incentive to increase female participation in their activities, and only 21% declare having a department which focuses on activities of interest to women. The number of co-operatives which claim to have taken any steps to increase female participation stands at 38%".

The Report continues at a later stage:

"... the replies show that there is a group of co-operatives which visualize an advance..." "48% of the co-operatives state that they have future plans for stimulating female participation..."

19 The research, carried out by a team from the Center for Agricultural Studies of the Getúlio Vargas Foundation, did not use co-operative member samples. It gathered information indirectly via leaders who gave vague answers to questions regarding women-oriented activities in their co-operatives, such as statutory provisions on incentives for female participation and co-operative concerns regarding stimulating female participation in the co-operative movement. Also, the researchers themselves noted that in most cases there was absolutely no interest in the matter, ignorance of the issue and/or a lack of inter-co-operative communication. Cf. our article The FGV and the First Census of the Brazilian Co-operative System, FIPE Information, March 1999.

In recognizing the Census limitations, the FGV researchers suggested that

"... a next or future step should include questions for the women themselves, as to why their space in the co-operative system is so small and how it could be increased. To this end, we recommend research which questions the women in co-operatives".

These observations confirm the scarcity of data and up-to-date information on female participation in Brazilian co-operatives. Module 4 of the First Census on Brazilian Co-operatives is a small beginning for future quantitative, qualitative and professional gender interaction analyses, such analyses being fundamental for male and female activity programs according to basic Co-operative values.

To better understand the gender problem in Brazil we should look again at some basic facts: up until the end of the 19th Century Brazil had a patriarchal family organization instituted by the Portuguese and aggravated by the slave-oriented authoritarian structure. When free workers arrived, in other words European (principally Italian and German), Japanese and smaller numbers of other ethnic groups, the Brazilian family structure started to change, but always under the influence of the "head of the household" and the division of tasks which attributed women with domestic work and child-raising. In rich families, women were still confined to the house, although they had "house employees" to fulfill domestic chores. In short, Brazil repeated and even accentuated the female work discrimination which was the norm in the Western world.

As for co-operatives, the mainly agricultural and export-based economy is the reason behind the faster expansion and development of agricultural co-operatives than any other co-operative category, at least until recent times. Apart from this, the Brazilian government and the Ministry of Agriculture set up wide-ranging support and inspection structures for all co-operative branches (consumption, education, culture, credit, urban work and others) in the 30s.

This official structure, run by national farming and cattle-raising specialists at a Federal level and Unit, or State, level (through agreements with respective Agriculture Secretariats) was later slightly modified. The credit and housing co-operatives came under the ambit of the Central Bank and the National Bank for Housing, respectively. Later, this superstructure was extinguished in the 1988 Federal Constitution which prohibited Federal intervention in associations.

The agricultural co-operatives multiplied and developed during the long period in which agriculture was an important part of Brazilian National Income, and provided important services to rural producers, their members, including raw material and food exports.

It should be pointed out that women have always been important participants as workers in farming and cattle-raising co-operatives, but never as members, as the husband is normally the one to join the co-operative. Nowadays women account for around 4.3% of all farming and cattle-raising co-operative members.

Later, from the 1950s to the 1970s, Brazil developed a diverse and consolidated economy, mainly in the South and Southeast. As a result, the country followed the development which was coming about in the Western world, including the professional ascension of middle-class women, albeit at different levels in the different macro-regions. At the same time the number of co-operative members in urban centers increased.

Since the beginning of the 1980s, urban work co-operatives have found fertile ground, especially in the Southeast of the country, where activities have been most dynamic. Among the co-operatives for self-employed professionals, the health co-operatives, especially those for doctors, have shown strongest member growth (44%), a reflection of young students' preference for higher education courses in medicine.

In brief, Brazilian women have a minority participation in the co-operative universe. There are almost 600,000 women members against around 3 million men. Of the total number of active members, in relative terms, only 14% are women.

These numbers could be higher if the "invisible" members of some co-operatives were taken into account, above all farming

and cattle-raising and consumption, in which the female presence is hidden by the "head of the household", by the type of work division within the home and family custom. In other words, the head of the household legally represents the family unit, including when becoming a member of a co-operative, signing the enrollment book, coming to general assemblies and taking decisions. Even though women do, in fact, participate in co-operatives, they do not legally exist, not even from a statistical point of view.

Recommendation: in consumer and farming and cattle-raising co-operatives, the social statute could be altered to permit a couples' membership, and not only that of the head of the household, so as both could vote and contribute.

On the other hand, even when women members actively and legally participate in works, meetings and General Assemblies, an invisible glass ceiling impedes their rise to leadership positions. So it is that, in Brazil, only 2% of women members reach the position of director or administrative board member in agricultural co-operatives. As leaders, their highest level of participation is in housing co-operatives (39%). In total numbers, there are more than 53 thousand men in co-operative direction to around 14 thousand women in identical positions.

Recommendation: develop wide-ranging awareness programs on the need for effective implementation of the co-operative values of equality, equity, solidarity and democracy, held so dear by the Co-operative Pioneers and considered to be the most important part of world co-operative cultural heritage.

As for female co-operative employees, we can see, as in other types of organization and business, that women are the majority in all co-operatives, except in agriculture, where they are the minority (22%). In contrast, in education they make up 78% of employees.

Recommendation: develop educational and training programs to improve female employee work and qualifications and, depending on the type of co-operative, stimulate their membership.

Lastly, but by no means least, a wide-ranging gender education program is recommended. There are interesting

suggestions in UN, UNESCO, ILO, FAO, World Bank, ICA and other international organizations' publications, which put forward outlines for gender awareness, education and training programs involving more women – of all ages and all social classes – and at the same time widening the scope of co-operative activity.

This program is part of the Brazilian Co-operative Organization's (OCB) objectives, and the OCB is the national representative of the Brazilian co-operative system and whose most important operational department is the recently created SESCOOP, Co-operative National Professional Education Service.

Among OCB collaborators is GEDEIC²⁰, the OCB Committee for Gender and Integrated Development in Co-operatives. Set up in August of 1997, GEDEIC gives priority to education as a means of strengthening gender equality in co-operatives and stimulating a more professional structure, looking to contribute to Co-operative development in accordance with co-operative ideology, crystallized in the basic values of equality, equity, solidarity and non-discrimination.

In truth, the cumulative force of education and the joint effort of all co-operative members are the foundation on which the Brazilian Co-operative Movement can build to overcome the challenges of professional inequality between men and women and give both the opportunity to take part in the co-operative development process under equitable conditions.

²⁰The members of the GEDEIC team are: President: Diva Benevides Pinho; Vice-presidents: Adalva Alves Monteiro, president of the Co-operative Organization in Maranhão State, and Sheila Paiva de Andrade, president of Itumbiara Teaching Co-operative Ltd. (Goiás); Executive Directors: Marilea de Conceição de Souza Barroso, president of the Delphos Ltd. Employees' Mutual Credit and Economic Co-operative, Rio de Janeiro; Vera de Oliveira Daller, historian and co-operative consultant; Eliane da Costa Gomes Tiro, president of the Consumer Co-operative (Paraná) and Wélia Szervinsk Silva, executive secretary of the OCB Administrative Board.

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CHAPTER 5

The Real and Brazilian Co-operatives ²¹

1. The Real Plan – hits and misses

Before its official sanction in Provisional Measure no. 542 on July 1st 1994, the Real Plan, a plan for economic stabilization, was preceded by Federal Government emergency measures during the first six months of 1994 which were meant to provoke a monetary reform process which, from its inception, could control government spending.

Among the preparatory measures for the new Brazilian currency, the implementation of the URV in the economy can be highlighted, in other words converting salaries, prices and taxes in URV (Real Value Unit). According to official comment around this time, the Government attempted to create a process of change which was indispensable for a plan for self-sustaining development, while preserving tranquillity and avoiding the turbulence of previous economic stabilization plans which, since 1985, had been shaking the business world and the Brazilian population using orthodox and unorthodox “shocks” based on rigid price and salary control or even confiscation of current account balances.....

²¹ A preliminary version of this study, covering the first three years of the Real, was published in the *Revista de Estudos Economicos*, FIPE (Foundation for the Institute of Economic Studies, São Paulo (Brazil)), in a special edition on the Real Plan, 1996, p. 47-71

In general, the Real instigated an important drop in inflation, but ended up reaching an almost stagnant economic scenario. At the very beginning, despite all of the pessimistic forecasts, the inflation rate fell from 50% per month to around 1.5%, and after some oscillation, explained by the persistent inflationary "contamination" of the previous currency (the cruzeiro real), remained stable at around 1% per month for several years.

Old entrenched obstacles, caused mainly by strong state intervention and harmful collective practices, made the restructuring of the State and the definition of economic and social policy for fighting unemployment difficult to implement, leading to a fall in standards of living of the great part of the Brazilian population.

1.1 Exchange Rate fluctuations at the beginning of 1999

The problems in the Brazilian economy led the Central bank to abandon the exchange rate bands and adopt a market-led exchange rate policy at the beginning of 1999. Some factors, such as the highly volatile characteristics of the stock markets, the currency devaluation and the Central Bank's reserves running low, led the authorities to intervene directly in the money markets to calibrate liquidity.

Successive Central Bank interventions and prospects of an improving economy, however, led to a cautious increase in investment and economic recovery.

The wave of instability which worsened the exchange and capital market oscillations at the start of 1999 was caused by internal and external factors. Externally, Eastern Asia contaminated the Russian economy and both set off turbulent reactions and tension. Internally, the uncertainties which had worsened since the end of 1998 were intensified by changes at the highest levels of the Central Bank and subsequent pressure on the exchange and capital markets.

It was in this perspective that successive Central Bank interventions in 1999 and the forecast for better economic conditions led to cautious increases in investment levels and improving economic indicators.

1.2 Brazil and South America in an International context

At the beginning of 2000, the international scenario is changing, partly because of 1) East Asian recuperation; 2) three years of growth without inflation in the European Union; and 3) the phenomenal nine years of uninterrupted growth of the US economy.

At the other end of the spectrum, however, the developing countries, principally those in South America, are still feeling the effects of the Asian and Russian crises, magnified by global economic competition and the worsening of old and chronic political and social problems.

At the beginning of 2000, South America is the clearest demonstration of the schismatic consequences of a world economy divided into strongly collectivist regional groups. Its fragile democracy is seriously damaged and political and social problems deepen.

It is within this framework that Columbia faces its worst political and social crisis, marked by rising violence between the vying factions who do not accept the power of those in office; Venezuela broils with serious shocks between the branches of government and Ecuador confronts a monthly 60% inflation rate and a 7% fall in GDP, completely disorganizing the country's production activities. The hope deposited in the advantages perceived in the economic union of countries with fragile structures and little economic diversity, to face competition from the "developed groups" of the Northern hemisphere, is severely shaken. In the Conesur, for example, Brazil, Argentina and Chile lose vigor and are going through strong recessions, record high unemployment figures, see the masses impoverished, face a weakening social role from the State and all sorts of social and political difficulties. Unstable external economic ties increase the difficulties involved in meeting foreign commitments. So Ecuador, Columbia, Brazil and Argentina procure aid from the International monetary Fund to resolve outstanding foreign investment questions and re-establish the Balance of Payments equilibrium. They then face other complications, including meeting the targets agreed with the IMF....

It was hoped that Mercosur would be a economic center for the countries of the southern Latin-American continent. It is, however, merely a customs and excise union, or a restricted market with no macroeconomic basis and in no condition to converge as a common market. It is far from likely the country members can implement fiscal, monetary, labor and exchange rate adjustments. Apart from this, economic and political relationships between two of the members, Brazil and Argentina, have been going through a rough period, made worse in 1999 by the lower levels of trade between them caused mainly by the Real devaluation in 1999.

Nevertheless, some recent developments – or the mini – Maastrich as they have been called – give new hope for rebuilding the Mercosur. The most important are the reduction of import restrictions, more similar macroeconomic views, Brazilian and Argentinean import concessions and the incorporation of Chile and Bolivia (who were previously only associated and not full members).

Apart from this, Mercosur continues to negotiate the creation of ALCA and the possibility of a free trade agreement with the European Union.

1.3 Looking for new development models

The difficult situation that developing countries find themselves in has stimulated a search for new development models, apart from recurrent criticisms of the Washington Consensus and the unfulfilled neo-liberal promise of a better world for all.

This search revolves around a proposal for “human development” on which the United nations development program, UNPD, has focused its annual reports on for ten years. The World Bank, in turn, emphasizes the worth of human capital as the principal tool for integrated development strategies over the long term. It considers the following to work together in the fight against poverty: social, human, natural and financial capital. The view that development is a result of theses various type of capital working together has, however, been severely criticized by social and political scientists, among others.

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In Brazil, the press has published reports stating that the Solidarity Community, with support from SEBRAE, is developing a wide-ranging test program, in real terms, for new approaches to development called Active Community. Its main objective is to create DELIs (Local Integrated Development) in as many municipal regions as possible, bringing together the energies of local societies and creating negotiation processes with institutional players at all levels, co-operation agreements with municipal governments and other initiatives of interest to society, using society itself as a basis.

Apart from this, ideologists and social scientists are proposing another globalisation²², without the perverse exclusion which puts multitudes at the margins of society and deepens the rift between developed and developing countries. Some critics, however, have commented on the problem of needing to prepare human resources under adequate cultural conditions, affirming that the democratic system should not be imposed on the citizens, in other words, we cannot aspire to live in a democracy if we do not value the rights of others and the law, ethics, equity, social justice and brotherhood. And it is in this aspect that co-operative commitments with values of identity, co-operative ethics and society's culture are important.

Within the complex and worrying Brazilian scenario, how are the co-operatives reacting? How do they deal with the changes brought about by the Real plan since 1994, and the consequences of the exchange rate devaluation since 1999? How are they adjusting economically and financially?

Before looking at these questions, we need to explore the co-operative situation before the Real, and the main drawbacks which surrounded their expansion.

As stated before, when the Real plan was implemented, in 1994, all of the country's production activities had already been seriously shaken by the disastrous consequences of unsuccessful economic shocks and plans, which had been instituted to try and stabilize the Brazilian economy since the middle of the 80s. Therefore, co-operatives, self-governing businesses of all types,

22 See Milton Santos, *Por uma outra globalização*, São Paulo, Edusp, 2000

suffer from the same problems as participants in the country's economic production process. In other words, co-operatives are an integral part of the continuous economic circuit, which goes from production or manufacture of goods, their transport and making them available to purchasers (business, services) on the internal and external markets, to consumption or use of goods to fulfill the population's personal and domestic needs.

1.4 Co-operatives – Associations and Businesses

It has already been said that running an association is not easy, and that running a business is difficult; however, running a business inside an association means multiplying those difficulties... This is the co-operative situation, a mixture of not-for-profit businesses and associations which pools its members-businessmen-user's capital to provide them with services, taking over the management and risks of this economic organization.

Co-operatives can be set up for any economic activity. In practice, however, they are more common in the primary and tertiary economic activities of a nation, integrating with all steps of the production process. In this way, as all economic entities either in the New²³ or the Old Economy, co-operatives also face interdependent and fundamental economic problems, a result of the scarcity of resources – the what, when, how and for whom to produce.

Brazilian co-operatives, however, face other problems, many as a result of not having a proprietary co-operative credit structure. This means, for example, that some co-operative branches, especially in the agricultural and cattle-raising branches which produce for domestic consumption, face other problems which are caused by a shrinking State role as a provider of financial resources at accessible interest rates.

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²³The so-called "New Economy", based on knowledge and information, is predominantly digital, virtual and global. Based on the knowledge revolution brought on by the computer, it especially values the knowledge "workers". It uses the Internet as the most important channel of distribution for goods and services, at a planetary level, and the real time information stimulates e-commerce, the growth in the number of IT (Information Technology) companies and electronic stock exchanges (on the NASDAQ model).

Meanwhile, at the end of the 80s, several factors led to the rebirth of rural credit co-operatives, especially the opening of the economy, the democratic re-birth of Brazil and co-operative functional and administrative autonomy, established by the 1998 Federal Constitution. As a result of this, the appropriate conditions were created for new growth of the number of rural credit co-operatives, which had been declared extinct by the banking reform imposed by the military dictatorship in 1964.

At the same time, mutual credit co-operatives (Desjardins model) grew stronger and expanded; this type of co-operative had been tolerated by the 31st of May Revolution in 1964 as they helped to smooth relationships between capital and labor in the large urban and industrial centers in the South / Southeast of the country. In large companies the employees themselves formed monthly funds with their meager savings, making loans according to pre-established criteria of priority.

This was how they themselves resolved many of their own personal and domestic problems through self-help, supported by the companies in which they worked, which generally provided a place and gave time off to employees to help in the financial administration.

Little by little a rural and urban credit structure was being created which, at the end of the 90s, culminated in the creation of two co-operative banks – the BANISCREDI, based on the Sicredi structure in the states of Rio Grande do Sul, Paraná, Mato Grosso and Mato Grosso do Sul (other states are still in the implementation phase), and the BANCOOB, Brazilian Co-operative Bank, whose headquarters were inaugurated in September of 1997 in the Federal District, and Regional Boards were set up in the South, Center and East of the country, as well as offices in credit co-operatives throughout the country.

1.5 Brazilian Co-operative Restructuring.

The co-operative culture in Brazil began to form again based on three fronts of co-operative organizational restructuring, which are systemically complementary: a) restructuring of co-operatives

of all levels; singular or first grade co-operatives; federations and central co-operatives, or second level co-operatives; and confederations or third level co-operatives; b) restructuring the proprietary co-operative credit structure and c) restructuring the Brazilian co-operative system, led by the OCB, Brazilian Co-operative Organization.

1.6 SESCOOP - OCB Operational Department

The restructuring, taken on by the co-operatives themselves, makes up the Brazilian co-operative self-management program, created by the federal Constitution in 1998 and recently given impetus by two projects: a) Co-operative Development and Monitoring and b) Human Education and Development for Co-operatives.

At the end of 1999, these initiatives were given additional support when SESCOOP²⁴ was created, as an important OCB operational department.

SESCOOP's creation is significant in that it gives substance to an old Brazilian Co-operative System aspiration, that of investing its own resources in itself, instead of the other Social Services "S"s which have existed for many decades (Senai, Senac, Senar etc.).

1.7 Co-operative law, better late.....

Brazilian co-operative culture still needs a modern Co-operative Law to be able to develop fully, a law which meets the present day needs of an autonomous and dynamic co-operative culture, as law no. 5.674 from 1971 is outdated, mainly as a result of the 1988 Constitution which prohibited State interference in Co-operatives. Since 1988 many proposals for a new Co-operative Law have been sent to the Brazilian Congress, the Osmar Dias Project being favored by co-operative members as it meets the

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²⁴ For more on SESCOOP, see supporting texts in this chapter and in chapter I.

Brazilian Co-operative System requirements as set forth at the XI Brazilian Co-operative Congress.

Among other alterations of the Osmar Dias project, one that stands out is a wider definition of co-operative action, highlighting the fact that voluntary association of the co-operative member to the co-operative is based on the supply of not-for-profit services. In other words, it considers the co-operative to be an extension of the co-operative member as a person and brings co-operative action to a level with auxiliary business or indispensable means of making social objectives feasible.

The second important innovation refers to opening co-operative capital participation to the public by emitting, when authorized by a general assembly, Capital Depository Certificates. The purchasers would not be members, but would receive a fixed or percentage return on the co-operative business gains. Non-member participation in co-operative activities could also take place via partnership contracts, in which the management methods and apportionment of the results would be previously accorded between the co-operative and its partners.

Another important aspect, mentioned in several national congresses, is maintaining the principle of identity, in other words maintain the OCB and its affiliated OCEs to guide, structure and, at the same time, educate the co-operative members and employees.

The project presents other innovative ideas, such as the clause which deals specifically with co-operative schools, the exclusion of any mention of monetary correction, the detailed description of the Administrative Board's powers and the opening of membership to any type of legal entity, including companies, as long as they carry out the same activities as people and do not become the co-operative's competitors.

1.8 Co-operatives in a Knowledge Society.

Co-operatives historically represents a very particular model of a structure for economic and social solidarity which began in Europe, in the middle of the 19th century, as the workers' answer to the rush of capitalist competition.

Nowadays, increased unemployment caused by economic globalisation, a shrinking State role, privatization, and the search for quality and productivity, among other things, lead a large section of the labor market which is excluded from the job market to take refuge in co-operative solidarity.

It should also be noted that the recent and rapid growth of labor co-operatives in our country, shows that self-employed professionals in urban centers feel most strongly the need to face competition in an organized, more equal and less asymmetric manner. They prefer the co-operative model as a means to make use of economies of scale and positive external factors, especially technology and finance.

Sometimes, however, there are deviations, false labor co-operatives, which pervert the law to hide permanent labor relations, with subordinating regimes and with payments which are, in fact, salaries. This is the case, for example, with cleaning services "co-operatives" similar to other service companies in the market: they do not present the historical and doctrinal characteristics of co-operatives as recommended by the International Co-operative Alliance (based in Geneva) and expressly adopted by the Brazilian co-operative legislation since 1932.

Now we turn to the main problems faced by co-operatives during the Real.

2. The Real and Co-operatives.

2.1 Co-operative capitalization problems.

In general, the most visible consequence of the Real on co-operative activities has two important aspects: firstly, the increased capitalization problems and consequently the reduction of working capital, less investment in expansion or improvement of premises, fewer purchases of machinery and equipment (including computers), less personnel training, in short growing financial and economic difficulties for the co-operatives. The incidence of this type of problem is much higher in those co-

operatives which already had serious problems, especially consumer and agricultural co-operatives.

Another important general aspect refers to the urgency of Quality and Productivity programs which can help the co-operative members to rationalize their administration and reduce costs while maintain their focus on internal and external clients.

One can say that the immediate reaction of the Brazilian co-operatives during the Real Plan has been to concentrate, above all, on cost reduction, waste elimination, more attention to users and increased product and service quality. However, the likelihood of raising resources internally is still minimal, especially when seen from a river and tributary point of view, in other words the co-operative members also have no capital. Apart from this, co-operative access to low-interest credit is still limited because their two co-operative banks (BANSICREDI and BANCOOB) only began operations recently.

Therefore, one can generalize without fear of error: since the Real came into being co-operatives have limited the renewal of indispensable equipment which means, at the very least, that they have lost customer service quality and competitiveness, when compared to capitalist companies in the same sector.

The intensity of the consequences of the Real on co-operative demographic and economic growth, nevertheless, have varied according to the co-operative category under consideration. At either end of the spectrum are the multiplication and energy of labor co-operatives compared to the constant decline of consumer co-operatives, which in fact was in a difficult financial situation before the Real plan.

2.2 Co-operatives at the fringes of the OCB.

According to information from the Brazilian Co-operative Organization database, the OCB being the legal co-operative representative in Brazil (Law 5.764, 16/12/1971), between 1996 and 1999 around 2000 labor co-operatives, more than 500 housing co-operatives and almost 200 mutual and rural credit co-operatives were registered. This is an estimate, however, because these

numbers show only part of the real situation as not all co-operatives created after the 1988 Constitution enrolled directly with the OCB or through the Co-operative Organizations in each state.

In other words, until 1988, the co-operatives only became legal entities if they obtained Service Authorization from the normative state organ (INCRA for the majority of co-operatives, BNCC for the credit co-operatives and BNH for the housing co-operatives) and presented this permit to the Commercial Board together with the relevant documents of societal constitution. Therefore a large number of co-operatives founded after the 1988 Constitution, which prohibited State interference in the associations, registered themselves with the Commercial Boards, without the Service Authorization permit. In principle, the Service Authorization should be supplied by the OCB-OCE system, but in practice this does not happen. So it is not possible to say what is the total number of co-operatives which operate at the margins of the OCB/OCE system.

Some recent facts have come to light which confirm this point of view: the majority of the growing number of social or popular co-operative incubation centers, developed in Brazilian universities²⁵ over the last two years, are not included in the OCB system. Also at the periphery of the OCB/OCE system is a large part of those who are fired or led to resign "voluntarily" and who use their FGTS (worker's guarantee fund) or the "financial stimulation" offered by companies as capital to try new ventures. This part of the population is not insignificant, as the business sector continues to come under strong pressure to "streamline" costs within a national search for Quality and Productivity, which overflows from the private sector into the public and self-governing sector. One supposition is that part of this labor is forming informal associations, many of which have pre-co-operative characteristics. The other part, it would seem, turns to working on a casual basis, intermittent, sub-contract, out-sourced, by project, by task, etc.

Those who study social problems have pointed out the growth of informal work, with no work documentation, in contrast with the drop in formal work, with proper work documentation. Recently graduated professionals are included in this group, above

²⁵ See special item below, Chapter V, 2.

all those who work in computing (such as home page developers and Internet consultants), as well as workers from more traditional areas, such as doctors and health professionals, who get together in pre-co-operative type associations, offering their services separately, parallel to the UNIMEDS and other health plan associations which operate in the market.

In other words, the multiplication of professionals working in the informal sector, with no work documents, not linked to formal groups such as labor co-operatives, demonstrates the growing divide between a new reality and labor legislation – a problem which is also present in other countries²⁶. The market itself is creating a certain flexibility needed in a new economic reality, as legislation deals basically with traditional jobs. In this way, the informal sector grows at the expense of the workers themselves (as they have no legal protection, no collective bargaining contract, no political or union representation) and of society (unless you contribute, you do not have access to the social security network).

Calculations have been made that show that, in Brazil, for every 100 workers only 40 have formal work documentation, FGTS and Social Security. IGBE data supports these calculations: in the last twelve months 822 thousand jobs have been created in the six principal metropolitan regions, but only 62 thousand with formal documentation, or 7.5% of the total number²⁷.

One can see a great number of women moving towards labor oriented co-operatives, but as they have no registration with the OCB it is difficult to quantify this recent participation.

2.3 OCB registered Co-operatives.

According to information from the OCB Database Nucleus, in December 1999 the OCB co-operative system was composed of 5,625 co-operatives, around 5 million members and only 168

26 José Pastore, in article published in the Estado de São Paulo, 04-07-2000 and commented on in an editorial in the same newspaper (09-07-2000), shows that in two thirds of the countries that he studied, most people are not in formal employment.

27 This situation, which can also be seen in other countries, makes political and union bias clear, including within institutions like the International Labor Organization (ILO) - take care of the traditional, formal type of job and disconsider all other forms. An editorial in the Estado de São Paulo, cited in a previous footnote, raises the question of the need for urgent reform of labor legislation, reminding us that when the majority are outside the law, the law is outside reality".

thousand employees . The agricultural and cattle-raising branch had the greatest number of co-operatives (1,437), followed by the labor branch (1,661), credit (920), health (698); and further behind came housing co-operatives (218), educational co-operatives (210), consumer co-operatives (191) and others.

In terms of the total number of co-operative members, however, first place goes to consumer and credit co-operatives, both branches with around 1 and a half million members each. Following on comes the agricultural and cattle-raising branch, with something in the region of 850,000 members and then energy and telecommunications (around 572 thousand).

The total number of employees is biggest in the agricultural and cattle-raising co-operatives (almost 107 thousand), falling to around 19 thousand in the health branch, 17 thousand in the credit branch and almost 8 thousand in the consumer branch.

The following section will give a view of some of the impacts of the Real Plan on the main Brazilian co-operative movement sectors. We will highlight the Brazilian urban center co-operatives because of the exceptional energy shown by some co-operative categories during the Real Plan.

Of all urban co-operatives, most interest is given to labor co-operatives, mutual credit co-operatives and consumer co-operatives. In the agricultural and cattle-raising sector, first place goes to agricultural producers and agricultural credit. Mixed co-operatives and, in general, co-operative sub-branches, will not be dealt with in the limited space of this chapter, although they also suffer from the principal impacts which affect all co-operative branches of our country.

3. Urban Labor Co-operatives.

Those involved with co-operatives normally distinguish labor co-operatives from service co-operatives following the International Labor Organization's (ILO) recommendation: that the work or workers co-operatives organize work for their members, self-employed professionals, either through contracts or agreements with third parties, and public and private entities; and service co-operatives meet the needs of their members, who are generally independent workers or farmers, as far as equipment, commerce, credit and other services are concerned.

The unemployment level measured in May 1996 in six metropolitan regions was the highest registered since 1993, when compared to each month of May over the period. This came about because on top of the effect of labor-saving technology and the high level competition from imported goods came the swift cooling of the economy which the Government orchestrated and which substantially altered the economic scenario.

One supposition is based on information received from unions and the press, that a large number of those who previously worked in the private and public sectors went on to use their small savings, their FGTS or the "golden handshake" which they received for voluntary dismissal to become part of member groups in functioning co-operatives, or to set up new labor co-operatives.

They are, for the most part, self-employed professionals or technicians, using the united resources and work force to acquire technology, invest in marketing, administrate contracts, negotiate with clients the supply of services, solutions to economic and other types of problems, according to the co-operative legislation in force in Brazil (which is still Law 5764, 16/12/1971).

Because of the great diversity of "labor co-operative" branches and also the limits of this study, we will concentrate only on those organizational formats which are most evident during the Real, in other words health co-operatives (doctors, dentists, psychologists, psychiatrists and other qualified professionals from similar areas); cultural co-operatives – especially the recent teaching co-operatives; technical services co-operatives, transport co-operatives, arts and crafts co-operatives and the recent innovation in the form of social co-operative

incubation technology, which quickly formed a wide support network in Brazilian universities.

3.1 Popular Co-operative Technology Incubators

These organizations represent efforts to reduce the tribulations of those who are unemployed, at the margin of the job market or excluded from it, guaranteeing them co-operative training, monthly income and university teaching and administrative infrastructure. In this way teachers of various subjects and researchers from around thirty Brazilian universities, from Ceara to Rio Grande do Sul and also from the Center-West, have put themselves forward since 1998 to train the "excluded population" in the co-operative practice of solidarity.

This incubation movement follows the general tendency seen in big privately-owned companies in countries which have dynamic economies: supporting very small, small and medium-sized businesses, offering them technical support and installations of around 50m² (called a module or box) for around three years. Over this period, which is considered ideal for a company to grow and establish its own structure, the incubated companies divide fixed costs, such as electricity, telephone and cleaning and security costs. Those businesses which are financially supported by foundations or research institutions may be offered other benefits while in incubation, especially in terms of human resources and financial and administrative training.

CIETEC, Incubation Center for Technology Companies, for example, has technical support from teachers and researchers at the University of São Paulo at its disposal. It is presently expanding its activities and plans to create a technology park near the university, with a special area for software incubation, associated companies and project hotel. It aims to make better use of the interaction between small / young businessmen and specialists from USP, from IPT (Technology Research institute) and from IPEN (Nuclear and Energy Research institute), which work in the biggest university research center in Brazil, which is at the university of São Paulo. One of CIETEC's vanguard proposals is the pre-incubation project which will also contribute to slowing the exodus of young Brazilian researchers, offering them means to conduct

their research.

Co-operation between the University of São Paulo and the Federal university of São Carlos (UFScar) led to the creation of the Parq tec Foundation in São Carlos (SP), which is dedicated to business incubation (mostly for ex-students and retired professors). It maintains agreements and partnerships with institutions such as SEBRAE, SOFTEX2000 (from the Science and Technology Ministry) and Genetec (a program for students).

Also at the university of São Paulo is CECAE, Executive Co-ordination for University Co-operation and Special Activities, which houses the Technological incubator for Popular Co-operatives, ITCP/USP, project since 1998. Its board, made up of professors, graduate and post-graduate students from various disciplines, is a reflection of its multidisciplinary character – Production Engineering, Economics, Administration, Social Sciences (Anthropology, Sociology and Political Sciences), Education, Public Health, Psychology, Accounting, History, Philosophy and Law.

The incubation method adopted by the university of São Paulo looks to make the communities around the University and popular organizations more aware, and subsequently promote the foundation of groups interested in creating service or production co-operatives; transmitting co-operative and economic solidarity principles in training courses; develop specialized consultancy during the process of legal structuring of the incubated co-operatives; investigate viable economic and work activities for incubated co-operatives; find technical training opportunities for labor which relates to the economic activities of the incubated co-operatives; give support to administrative, accounting, and legal organization in the incubated co-operatives; supply technical and administrative support in incubated co-operatives' projects.

In Minas Gerais in 1998, around 15 institutions working in partnership (among whom were the Bank of Brazil, CECOOP, SUDENE, BANCOOB, OCEMG, SEBRAE, Faculties and several Universities) implanted the GERACOOB Project, which aims to finance and implant co-operative incubators in state centers (initially in 12 municipal regions but with a wide-ranging expansion plan). Its objective includes finding alternatives for generating jobs and income, energizing the existing co-operatives, giving access to specialized knowledge and develop close relationships

between Universities and communities, among others.

In the city of São Paulo an incubator network is supported by Unitrabalho, a University Network for Work Studies and Research²⁸, which brings together 82 universities from all over Brazil.

The co-operative system OCB-SESCOOP (Brazilian Co-operative Organization and the Co-operative National Professional Education Service), based in Brasília, is making a feasibility study for creating a virtual model of a technological incubator of co-operatives, as part of its co-operative education program. To bring this model into being experiences from OCEPAR, Co-operative Organization of Paraná State, has been the most fundamental reference.

An excellent opportunity among the numerous activities which are trying to increase experience exchanges between Brazilian universities and co-operatives is the Special Session "University, Technology and Co-operatives – Integration for Knowledge", at the XII Brazilian Co-operative Congress (Rio Co-operativo/2000), promoted by the Brazilian Co-operative Organization (OCB) and coordinated by Diva Benevides Pinho. University teaching staff and researchers and staff from research institutes will be able to plan group projects and research, and dedicate themselves to important programs for the agriculture and cattle-raising, education, health, work and other branches, apart from divulging co-operative "incubation", at low cost and in cutting edge technological areas²⁹.

3.2 Health Co-operatives

3.2.1 Medical Work Co-operatives

There are many models for co-operatives which supply medical services. In practice, the types found are linked to the wide-ranging possibilities of combinations of professional association. We can see, for example, that members may be professionals with

²⁸ Rua Caiubi, 252, Perdizes, São Paulo (SP)

²⁹ See supporting text in Chapter v.

several specialties, or specialists in specific area (cardiologists' or anesthetists' co-operatives, for example) or surgeons and their support teams etc.

In all cases, the members are self-managers of the co-operative business: they contract out services to third parties, build or rent hospitals and out-patient clinics and/or set up agreements with public and private hospitals, surgical centers, Intensive Care units, nurseries, out-patient clinics etc.

We do not often see, because of the conflict of interests, co-operatives whose members are doctors and patients, but sometimes they appear; or co-operatives made up wholly of consumers of medical services, especially for chronic diseases, where the doctors are hired professionals. In any of these cases, the charges made to the members are based on the cost of the services, on the professionals' fees and the co-operative's administration charges.

In Brazil the co-operative made up of co-operating doctors of diverse specialties is the most common, seeing patients with co-operative identification cards in their own clinics or offices with pre-arranged appointments. The identification card shows the Health plan which has been contracted to the doctors' co-operative. Such plans, which go from the simplest to the those with the widest coverage, are contracted through the co-operative by public and private companies for their employees and dependents, or by ordinary people, for themselves and their dependents. The monthly payments vary in accordance with the coverage supplied by each plan, the patient's age etc.

3.2.2 Dentists', Psychologists', Nurses', Laboratory Technicians' and others.

These types of co-operative adopt mechanisms, associated professionals' remuneration, costs and treatment plans, which are similar to those of the doctors' co-operatives. One interesting example, a psychology co-operative, is UNISER in the Vale do Paraíba, which is stimulating other co-operatives and soon set up a central office. Another is the study which is being developed on co-operative games as a co-operative learning method.

As regards health co-operatives, one can see the principal

direct consequences of the Real Plan which have already been observed for co-operatives in general repeating themselves: de-capitalization, out-sourcing, cost reduction in personnel, material and equipment, growing urgency in the search for more quality and productivity etc.

The situation of the health co-operatives, however, can be used to show some peculiar indirect consequences, fruit of the imperious need to "streamline" costs. As businesses from all areas and activities, be they public or private, are cutting back on personnel, at least three new situations can be recognized which increase health plan costs:

- the contracting companies reduce the volume of contracts;
- the unemployed do not have enough money to subscribe to health plans or insurance;
- the large increase in demand for out-patient, hospital, dental, psychological and other types of treatment by the recently unemployed, as the ex-employer usually guarantees the dismissed employee the right to use this type of treatment plan for six months. So, wary of tomorrow's problems, the unemployed look to treat their health problems and those of their dependents, bringing forward surgical procedures which are not urgent, undergoing exams, be they sophisticated or routine laboratory exams, to avoid possibly expensive treatment etc. Therefore the waters of preventive medicine are muddied and the calculations of treatment probability, which are used as a basis for health plan cost forecasts, are thrown out of kilter.

At the same time, as health plans are prohibited from passing on cost increases to the companies which contract them, this only contributes to the already difficult financial situation of the private sector health companies.

Last but not least, there is the problem of a deteriorating treatment structure for health treatment, as the companies cannot always replace equipment and parts, let alone purchase advanced technology for specialized exams. Without financial market gains and no special lines of credit, they find that their hands are tied and that they cannot make new investments, foreseeing not only

a significant part of their fixed assets turning to scrap but also that it will be impossible to supply a respectable level of treatment in the near future.

Among all of the work co-operatives, the UNIMED complex deserves a special mention, as a model which has been running for more than three decades, supplying services to the health industry through all economic and cyclical adversities of the Brazilian economy, internal fights for power, which has been growing stronger recently, and the duplication of functions. But the unity in this complex has been standing firm thanks to the determination of the doctor-members in their fight against economic and political adversity, including against the obstacles created by Government interference in the health plan market.

3.2.3 The UNIMED Complex

Named the UNIMED Community Business Co-operative Complex, it started in 1967 with only the first doctors' work co-operative founded in Santos (State of São Paulo) by Edmundo Castilho. Today it is an organization which includes almost a dozen others - such as UNIMED Insurance, UNIMED Administration, UNIMED Systems (national and international computer and software network), UNIMED Participations, UNIMED Mercosur, UNIMED Employer's Union, UNIMED medical co-operative, Unicred (credit co-operative), CEU (UNIMED Study Center) and USIMED (health service users' co-operative). Apart from this, the UNIMED Complex represents the Latin America health sector co-operatives at the International Co-operative Alliance (ICA), founded in 1895 and which nowadays unites 82 member countries, which signifies a population of approximately 700 million people.

Of all the UNIMED Complex components, UNIMED MERCOSUR should be highlighted for its importance and originality. It was founded in 1995, and given an objective: develop a system for treatment cover for UNIMED/Brazil health plan members and similar co-operatives in other Mercosur countries who are residing temporarily in one of these countries or simply in transit, by presenting their UNIMED CASMU Identification Card.

In the first year of the Real Plan, the UNIMEDs faced the

persistent cyclical problems now increased by accelerated de-capitalization following the end of the "financial money-go-round" and the high level of bank interest rates. As a result, the UNIMEDs accelerated their rationalization program of their services and their cost reviews. They could no longer invest in hospitals, out-patient clinics and high technology in general because of a lack of resources. But they could count on the comprehension of their doctor-member-co-operators, who started contributing directly to the effort to marshal internal resources which were indispensable to the running of the operation.

From a general perspective, the UNIMED complex co-operatives consider the intensification of their administrative restructuring under the Real Plan in a positive light. However, they are hopeful of a return to the country's economic development, and that it will be lasting and self-sustaining, and that it will create a favorable climate for investment in infrastructure and the increase in the services in Brazil. Apart from this, they are concentrating their efforts on internationalizing their operations, following the tendencies for a global economy.

The PAS (Health Plan Program) Co-operatives, idealized by the São Paulo municipal City Hall, are cited here because the plan in its original form was pioneering and original. It called for setting up COOPERSAUDEs, or Co-operatives for Developing Community Health, which would gradually adjust to practical health problems as they came up. It also foresaw all city hall health employees as members of the co-operative.

The city was divided into 14 modules for the purpose of implementing the co-operatives, which would be able to count on hospitals, health centers, emergency treatment centers etc. Each module would be managed by a COOPER-PAS, or "mother co-operative", which would bring together high level municipal civil servants who adhered to the PAS (doctors, psychologists, nutritionists, nurses). Each module which was subordinated to a COOPER-PAS would have a COOPER-MED, made up of mid-level city employees, such as nursing assistants, administrative assistants, security and others. As a means of filling the positions of those employees who did not adhere to the PAS, each module would also create a COOPERPLUS, a co-operative umbrella which would bring together doctors and mid-level personnel who did

not work for the city hall, but would not have any decision-making powers. The consumers would be those who were unable to afford a private health plan.

In reality, as the system was implanted from the top down, there was a lot of resistance from the doctors and the employees themselves who did not want to be transferred to the co-operatives which would be set up in different neighborhoods in the city. Along with these difficulties there were political problems and accusations of corruption which involved the city hall and reached the PAS itself, which led to its failure.

3.3 Cultural Co-operatives.

Low teaching standards, badly paid teachers, very high levels of school evasion and students repeating grades are all elements in the present day scenario of state education. In this manner, and instead of acting as a catalyst for social mobility, state schools maintain and even increase social inequalities...

Because of this, poorer people, who only have access to precarious state education, are barred from the entrance examinations of the best universities in the country, which are state or federal institutions and are free, while those who can afford a good basic education reach the best (and free) higher education and, consequently, the better public and private positions.

The need to readjust this situation becomes even more urgent when one considers the fact that, not only in terms of internal social injustice, but also the need for qualified labor to integrate the country into the globalised world market.

Co-operatives, however, are able to contribute to reducing the country's internal problems, as long as they work democratically and can count on the support and supervision of their own members.

As it happens, co-operatives which bring together people from the middle-income bracket social classes in various Brazilian states are growing quickly, and they aim to give their children a high level of basic education at cost price. As the parents are unable to afford the high prices of what are considered to be top level institutions, and reject decadent state education, the

alternative lies in co-operatives. As a result, a multiplication of teachers' co-operatives, parents and teachers' co-operatives (at all teaching levels) or students' co-operatives (technical courses).

This is why co-operatives represent hope for the educational sector. They do still have a long way to go, above all because they are still limited almost exclusively to primary and secondary education. As for research and technology, however, work co-operatives which bring together specialists and technicians are fairly roaring ahead, as we shall see in the next item.

Also in the cultural sector, actors and musicians from theater, cinema, TV radio orchestra and other areas are forming co-operatives. In the State of São Paulo the dismissal of technicians following the deactivation of official cultural services, above all those run by the state, at the beginning of 1995 brought about the creation of actors' co-operatives and the rise in the number of members of cultural co-operatives already in operation.

3.4 Technical Co-operatives: Law, Computing, Communication and others.

This sector has seen significant co-operative growth. As an example we will highlight some recent technical co-operatives from different areas:

- COOPERTEC, Co-operative of Administration and Engineering Services for Technicians of the State of São Paulo – founded in the city of São Paulo by ex-employees of the late COBRAP – Brazilian Company of Industrial projects.
- EMANEZ, Co-operative Society for Services Ltd., in São Paulo (SP) – brings together a group of professionals from varying areas for economic, legal and social self-defense, and for improving, integrating and complementing their activities.
- COONATUR, Nature and Tourism Professionals Co-operative Ltd., a group of professionals from many areas and disciplines, which develops ecotourism, environmental and environmental education activities for the private sector, and has connections with professionals from similar areas.

- GCA, Co-operative Society (São Paulo, SP) – a grouping of multi-disciplinary professionals from many different public and private backgrounds. The wide-ranging set of activities includes environmental protection, preservation and study.
- GEOCCOP, Consultants' Work Co-operative Ltd., Rio de Janeiro (RJ) which offers engineering projects and environmental studies.
- DOMINIUM Coop, Service Industry Professionals' Work Co-operative Ltd., Rio de Janeiro (RJ) – offers, auditing, and consulting services to co-operatives, as well as co-operative accounting, administration, legalization and foundation.
- PROCOOP, Co-operative for Building, Budgeting and Planning Professionals Ltd. Rio de Janeiro (RJ) – deals with budgets, planning and services for mechanical, electrical and civil engineering.
- JOINT CONSULT, Co-operative for Data processing Consultants Ltd., Rio de Janeiro (RJ) – system development and micro-computer maintenance.
- ENFOQUE, Work Co-operative for Business Systems Specialists Ltd. Rio de Janeiro (RJ) – offers business systems solutions.
- COOPERDATA – began with 450 SERPRO (Data Processing Services) typists and continues to grow.

Many other co-operatives are at the technical organization stage. Representatives from the Instituto Victus Co-operative de Trabalho consider this to be a movement on the fringes of the OCB. The new crop of work co-operatives in Rio de Janeiro (RJ) is also stimulating the debate on how representative the OCB system is, with the main argument being that the Brazilian Co-operative Organization has always been closer to the agricultural co-operatives. It should be remembered that, as has already been mentioned, the work co-operative sector has only recently begun to grow, while the rural production co-operatives started with the Brazilian system at the end of the last century, and have been given many incentives by the government to defend certain agricultural products for domestic consumption and export.

3.5 Transport Co-operatives.

There have been taxi driver, driver, truck driver and other co-operatives in Brazil for a long time. The new developments in the period of the Real Plan is the increase in the number of members and, at the same time, the creation of various other similar co-operatives in the major Brazilian cities.

A recent example of co-operation between the unemployed is the Community Collective Transport Co-operative, founded in São Paulo city by 500 ex-employees of the CMTC. There is also the CVT, the Transport Vehicle Co-operative, which works for the car manufacturers.

In Brazilian state capitals the increase in air traffic has also meant an increase in demand for qualified personnel, from pilots to air traffic controllers and office staff, which justifies the recent appearance of co-operatives in this sector. At the same time more maritime, port services and water transport co-operatives are appearing in cities with ports.

3.6 Other Labor Co-operatives.

The growing number of workers' co-operatives in many other areas should also be taken into account, but these always try to find alternative means of work and income for groups of people thrown out of the job market or who could not enter it individually.

Mainly in Rio de Janeiro there is a lot of interest surrounding innovations in work co-operatives. There is a lot of creativity from relatively young leaders who stimulate membership among the needier segments of the population.

COOPS-ROCA, the Rocinha Embroidering and Hand Crafts Work Co-operative is always shown as a self-help co-operative success among people who are facing great adversity.

Among recent initiatives the Rio Co-operative Program deserves to be highlighted for setting up co-operatives for those excluded from the job market:

- COOTEL, in Rio de Janeiro – originally formed by a group of 350 people who lost their jobs in privatized state companies.

Following their example, and with support from SEBRAE, six co-operatives were set up for the telecommunications sector in Rio de Janeiro.

- COOPERCOST, the Rio Bonito Cloth Cutting and Sewing Co-operative, with 30 members, is an important model which has been multiplied throughout the state of Rio de Janeiro: Aruaruma – Weaving Professionals Work Co-operative with 30 members; Cabo Frio – Arte Sol Co-operative, Fashion and Handicraft Co-operative with 60 members.

Co-operatives formed by ex-employees from the National Steel Company in Volta Redonda, whose restructuring after privatization meant unemployment for thousands of people, not only for those who used to work in the company itself but also for those who did business with it and could not adapt to the new rules of competition dictated by their old partner. Co-operatives represented the main instrument for political actions to offset the effects of the unemployment crisis, giving rise to a group of co-operatives such as:

1) Co-operatives made up of ex-employees who worked for companies that did business with CSN: Coopervida, Life to Life Work Education Co-operative Ltd., a crèche which previously had contracts with the CSN Employees' Foundation and nowadays is open to the public in general; Cooperusi, Machine Tool Co-operative Ltd., whose members were employees of a company who did business almost exclusively with CSN but closed, unable to stand the new competitive regulations implemented by the privatized company; after co-operative invigoration, today it supplies services to the market in general and, on a smaller scale, to CSN;

2) Co-operative established by CSN ex-employees: COOPSET, Labor Professionals Technical Services Co-operative Ltd.; and COOPEM, Metal Structures Co-operative Ltd. COOPSET and COOPEM are made up of CSN trained professionals, but who were dismissed in the reorganization.

We will now turn to the problematic consumer category, though historically one of the first co-operatives that we know of

founded in Brazil – the Co-operative Association of the Telephone Company Employees, in Limeira (SP) in 1891.

4. Consumer Co-operatives

In general, consumer co-operatives have not been able to survive competition from the large supermarket and hypermarket chains. Upset by chronic insolvency, their problems were also aggravated by the lack of a proprietary co-operative finance structure, in other words, a Co-operative Bank, only recently formed. In the times that capitalist supermarkets had access to special lines of credit, with low interest rates, the consumer co-operatives were severely impaired because they could not receive loans. Apart from this, as we have already shown, the shares in the co-operative capital are personal, non-transferable and not subject to seizure. Therefore they cannot be given as guarantee against loans, be they special or ordinary.....

On the other hand, since the suspension of exemption from tax on the circulation of goods, many years ago, the co-operative open only to the employees of large companies began to fail. Only a few, who opened to the public, rationalized, modernized themselves and grew, becoming successful because they overcame empiricism and went on to implement business administration models. The closed consumer co-operatives for employees of big public or private companies only survived as small "businesses" dependent on company paternalism.

Among the few successful exceptions COOPERHODIA – Rhodia Group Employees Consumer Co-operative – is always cited. It opened its doors to the public in 1976, and in a few years the number of COOPERHODIA members jumped from 17 thousand to 500 thousand. In October 1996 COOPERHODIA published some important information regarding its co-operative complex, which includes the COOPERHODIA Insurance Broker Ltd. (see COOPERHODIA magazine, year xix, n.153): 12 totally computerized shops; 17,000 items on sale; 3 pharmacies; vehicle, house, life and personal accident insurance brokerage for all members.

Another matter which worried consumer co-operatives for a long time and today seems to have been overcome, is the polemic monetary correction of members' capital. Nowadays the predominant

view is that this type of readjustment is only possible in credit co-operatives, as the other categories of co-operative the social capital is meant to provide services to members and not for financial loans. It is not meant to provide income or interest, because it is "means" capital and not "ends" capital, in other words, it is not used for economic production. In consumer co-operatives the means capital has to be used to acquire goods needed in personal and domestic economics, to meet the needs of the members themselves.

Whatever the discussion, we can see that the consumer co-operative category had been withering for a long time. De-capitalization came about at the end of the financial money-go-round and the anti-inflationary measures of the Real Plan. Without adequate cash-flow there is no possibility of internal economic competition, not even to change they way of working to compete externally.

5. Agricultural Co-operatives.

The historical tradition of state protectionism of agriculture, which is not exclusive to Brazil, is born from the principles which involve protecting food production activities, above all grain and meat, either for domestic consumption or for export.

However, state protection in Brazil had some special characteristics as this protectionism extended into the realms of urban and non-agricultural activities. A clearer explanation would be that, since the beginning of the twentieth century, the Brazilian Federal Government has looked on co-operatives as a means to organize agricultural and cattle-raising activities which should be stimulated. Throughout this paternalist process it created a big bureaucratic structure, not only in the Federal District but also in the states, charged with creating norms and supervising the setting-up and workings of the rural production co-operatives, either directly or through agreements with the State Secretariat of Agricultural Business. And so, even after growing urbanization and wide-ranging diversification of the national economy, above all in the South and Southeast during the last century, the Ministry of Agriculture continued is normative and supervisory function in all co-operative branches.

As the role of the State in the economy was curtailed, the rural co-operatives' situation worsened, due to the fact that, and we

repeat, there was no proprietary credit structure by and for the co-operatives.

Many of these co-operatives are dying, submerged in serious debt problems with State banks because they cannot afford to pay the high interest rates – which, in turn, are a reflection of the growing budget deficits in the country and the disorder in public spending.

Some agricultural producers' co-operatives have not kept up with their financial commitments, having been pressed by their members to turn to the capitalist banking sector. In cases where co-operatives have raised money against members' future crops, and taken on heavy commitments with commercial banks, they have been forced to sacrifice their working capital or sell part of their fixed assets to pay off the loans. Many of these today are part of RECOOP, Co-operative Revitalization Program, coordinated by the OCB-SESCOOP system.

The extinction of the "Trading Co-operative" EXIMCOOP – Co-operative Imports and Exports S/A, which brought together in 1990 8 large founding agricultural co-operatives from the states of Santa Catarina, Paraná, São Paulo, Mato Grosso and Mato Grosso do Sul, to buy raw materials and sell agricultural products to its subsidiary GRAINCOOP, in Curaçao, which in turn was responsible for negotiating with a group of 40 clients in Europe. According to the OCB Bulletin, from January 1996, EXIMCOOP generated a significant volume of purchases in 1995; around US\$ 550 million, including domestic and foreign market operations. It was considered to be a creative solution for reducing operating costs, using government incentives, raising preferential financing and reducing risks.

At first, Brazilian statistics show that the agricultural branch is the biggest numeric representative of co-operatives. However, this is an illusion because, quantitatively, as there has been extraordinary growth in the number of work co-operatives even though, as we have seen, they are, for the most part, not included in the OCB registers.

Meanwhile, in financial, social capital and working capital, the agricultural branch is one of the most important among Brazilian co-operatives. Thus it has been, compared with other branches, the biggest contributor co-operative contributor – this contribution having been instituted by article 108 in Law 5764/71, based on 0,2% of the integrated capital and funds of the co-operative society over the previous year.

6. Credit co-operatives

The readjustments imposed by the first year of the Real Plan had different effects on the agricultural credit co-operatives and the urban mutual credit co-operatives.

- For agricultural credit, for many reasons there were practically no immediate benefits, among which the recent foundation of these co-operatives after almost twenty years of opposition from the military dictatorship, and the fact that their members were de-capitalized and frequently indebted. This situation also explains why the bankrupt Brazilian Government let agricultural credit co-operatives expand into areas which no longer interested it, nor interested the capitalist banking sector.
- For mutual credit, the co-operatives could, in theory, increase and multiply during the Real Plan because inflation was held in a low range. There is, however, a new fact: the reduced savings capacity of the workers as a result of low or no salary readjustments, and the reduction in the total number of Brazilian workers in public and private companies following on from the efforts to cut costs, efforts which included mass redundancies. This led to a reduction in these co-operatives' lending capacity. In other words, as the loans made depend on the implementation of a loan fund with monthly savings from the members themselves, who are employees of public and private companies, the mass redundancies drastically reduce the lending capacity of the mutual credit co-operatives.

As has been pointed out previously, only in recent times has the vacuum of an adequate credit structure been filled, which eliminates paternalistic attitudes and the almost unpayable high interest rates applied by capitalist banks, which are a left-over from the authoritarian State which is coming undone, deliberately dismantling urban and agricultural credit co-operatives. The basis of this opposition, in official terms, was technical but, in truth, it sprouted from discontentment from the collectivist financial interests which were afraid of the co-operative competition.

Facing so many adversaries, the young urban and rural credit co-operatives sought growth in vertical integration (Centers, Federations, Confederations), as we can see in Rio Grande do Sul.

7. Final Observations.

- A) The most visible consequence of the Real on co-operative activities has been the faster increase in de-capitalization and the consequent reduction in working capital, investments in bigger premises, machines and equipment or renovation of the existing ones, as well as personnel training. The breadth of such problems is, however, much greater in co-operatives which already had serious problems, especially the agricultural and credit co-operatives.
- B) The mutual credit co-operatives and the young agricultural credit co-operative sector have found a certain amount of compensation in the Real Plan, finding means to rework their plans for lending to members at reasonable interest rates - which was impossible in an economy with stratospheric inflation. The credit co-operatives did, however, face another problem which was a result of the poorer status of the urban workers who have been subject over the past five years to a regime of cost cutting, as much in private as in public companies. This has been one of the principal factors behind the strike movement which has sprung up in the more populous state capitals in the country.
- C) On the other hand, a significant part of the extraordinary explosion in the number of urban work co-operatives can be considered to be a reaction of the workers themselves to the economic problems facing them, many of which are a result of mass redundancies and restrictive salary policies. Co-operative history also shows us that work co-operatives were born in Eastern Europe halfway through the 19th century and, because of this, have been called, "daughters of poverty".

- D) Nowadays a large number of Universities in several Brazilian states are incubating³⁰ fragile co-operatives, generally composed of social outcasts. They can count on technical and teaching support from the teaching body, especially in human sciences.
- E) Meanwhile, technicians and specialists from some more economically favored social sectors are also founding work co-operatives. In this group there are young graduates, and co-operatives represent an opportunity for these young people to create strength through union and face, together, the job market.
- F) Women are occupying space within the co-operatives' technical departments, especially in the work, health and consumer branches, according to the OCB database. Another important fact is that there are many women running the kind of work co-operatives which today are multiplying, mainly in the Brazilian urban centers - but as they are not registered with the OCB no data is available and quantification is not possible.
- G) Another aspect of the consequences of the Real plan in co-operative terms, maybe the least visible of all, is the strong impulse which forced all co-operatives, from all branches, to face up to the challenges of internal restructuring and, at the same time, speed up the search for Quality and Productivity, in accordance with global and planetary economic standards forced upon them.
- H) SESCOOP, the OCB's operational department, is the main force behind the Co-operative Self-Management Program, which is made up of: a) co-operative development and technical orientation and b) the development of co-operative human resources.
- I) In general, all co-operatives - not-for-profit associations which are dedicated to meeting the economic, social and educational need of the members themselves - are trying to adjust themselves to the difficult steps involved in stabilizing the Brazilian economy. Bu they need to marshal their strength

30 See Technological Incubators of Social Co-operatives, in supporting texts in this chapter.

to prepare themselves for globalisation and the Information or Knowledge Age, which has come to revolutionize the new century and millennium.

- J) It is very important to remember, however, that co-operatives have great and important potential as they can marry economic rationalization and a doctrinaire style of proposal. In this way, on a macro scale, they represent organizational structures which can act not only as technical , but at the same time ethical regulators of economic mechanisms, without losing and of the advantages of advances in science and technology; and on a micro scale, they show themselves to be efficient guardians of local culture and values, producing responsible citizens, training centers and democratic participation and, most importantly, a balance between forces for change and forces for tradition which are running through the nation-state and the power relationship at all levels, from local to international.

SESCOOP - center of excellence for Co-operative Education in Brazil

The Brazilian Co-operative Organization, OCB, was legally recognized in 1971 as the highest level of representation in the Brazilian Co-operative System, and now has the recently created SESCOOP, Co-operative National Professional Education Service, to support it, acting as its most important operational division.

The main SESCOOP objectives, laid out in article 1 of the Internal Regiment, are to teach courses for professional qualifications and develop social activities for workers and co-operators at a national level.

The SESCOOP President, who is also the OCB President, took immediate steps to establish a reference point for the SESCOOP strategies and activities, one which would represent democratically and transparently the requirements of the co-operatives themselves and reflect, at the same time, the Brazilian co-operative community's preoccupations. He planned, among other activities, a special Seminar for the beginning of 2000, but which only took place in the last week of March due to difficulties in bringing together participants from all over Brazil during the first two months of the year.

SESCOOP reference point.

Preliminary studies for the SESCOOP reference point were preceded by wide-ranging consultation undertaken by the OCB and National SESCOOP to identify, characterize and simulate an information system for basic planning which: 1) could meet the needs and expectations of the Brazilian co-operatives; 2) was also wide-ranging and able to generate full and sustainable co-operative development; 3) reflected the humanist vocation for co-operation, emphasizing the directive which aims for social and professional development of those who make up the co-operative body and employees of the national co-operative system; 4) highlighted the Co-operative commitment to the international co-operative values of identity and ethics, as well as its concern about society.

After several debates and considerations, the OCB and National SESCOOP board opted for a survey on three types of data which could supply material for these planning purposes: a) broad internal consultation of the whole Brazilian co-operative system through each state SESCOOP; b) external consultation by sampling intent of two principal types of specialists who have, over many years, dedicated themselves to educational programs for the Brazilian Co-operative System – University teaching staff and technicians who work for public bodies which support co-operation.

Taking this as a starting point, National SESCOOP hired IISIS (International Institute for System Integration) to create the "Future vision of the SESCOOP system", define the mission, values and principles which drive it forward and simulate the SESCOOP management and information system using AGIR technology.

A seminar was then held in São Paulo on the 28th and 29th of March 2000, among those present were: 1) one representative of each State SESCOOP, National SESCOOP and the OCB; 2) teaching staff from Brazilian State Universities which have co-operative teaching and research traditions and 3) technicians from official bodies which support co-operation, such as Denacoop (Brasilia) and ICA (São Paulo).

At the Seminar opening, Dr. Dejandir Dalpasquale, the 6th OCB president and first SESCOOP president, explained the importance of integrating these two institutions to encourage the development of co-operators and Brazilian co-operative workers. During the Seminar Dr. Waldir Giusti, the first SESCOOP Executive-secretary, emphasized

the SESCOOP educational objectives as an OCB operational division. Finally, at the Seminar's close, Dr. Roberto Rodrigues, the International Co-operative Alliance president (Geneva, Switzerland), congratulated the OCB on the opportunity for consulting all those who have co-operative backgrounds and contributions to offer to the SESCOOP planning activities.

Seminar participants' evaluation.

The evaluation of the activities which sought a common direction in the construction of the Future Vision of the SESCOOP System, using AGIR technology applied by IIIsis (International Institute for System Integration) came up with many interesting results and indicated, above all, that the common direction which was found at the Seminar was based on the opinions of 89% of the participants, which is a highly significant percentage in any consultation. The consultation, in particular, was especially wide-ranging because SESCOOP invited representatives from all of the State and Federal District SESCOOPs; and also two samples: one, of Co-operative teaching staff outside of the OCB sphere, in other words, from public and private institutions; and another, of technicians from public organs which support co-operation. The Seminar's participants congratulated SESCOOP on its concern about listening to internal co-operators (from the OCB system) and external co-operators (by sampling), initiating a badly needed dialogue with other areas of Co-operative education.

Another important point was when SESCOOP was named the principal center of excellence for co-operative education in Brazil. The oral debates showed a favorable attitude to this and the reports from the ten groups of participants confirmed this position.

The responses received to the question "Did the IIIsis technology contribute to your preparation of the SESCOOP Future Vision?" were also interesting. A selection: YES, as the technology brought out everyone's worries and conflicts in establishing a common dialogue; YES, simple, objective, understandable technology was able to transmit everything necessary, stimulate discussion and reach conclusions; YES, the technology allowed full participation; YES, especially by group and session work, however there was not enough time for so much interesting subject matter.

The replies show that most participants consider SESCOOP to be an important instrument for providing OCB oriented activities, as the OCB, apart from being the highest level representative body of the Brazilian Co-operative System, is also the technical and consultative body of the Federal Government.

In other words, the great majority of participants showed their conviction that the OCB, a not-for profit privately-owned company, is responsible for maintaining the doctrinal and structural unity of the Brazilian Co-operative System, developing and ensuring adhesion to co-operative self-management, instituting the Ethics Council and directing System policy founded on co-operatives' proposals presented to the OCE.

Oral debate showed a clear majority was in favor of the OCB overseeing co-operative educational and training policy, while taking into account regional peculiarities and co-operative divisions. Full and clear support was given to SESCOOP activities which reach Brazilian co-operative members, executives and employees.

Group discussions also showed that this was a good opportunity to exchange information, widen horizons and visualize the collective SESCOOP mission.

In general, the search for a common direction showed that at the end of the day, points of discord between participants were few and far between, and that some points of view considered "opposing" were, in fact, quite small differences and easily resolved.

We can see, for example, from among the 11% of the group who had grievances, the main complaints were lack of time in the meetings to get through the scheduled activities and the lack of familiarity of some with the systemic view. The entire group, however, complained about the hotel meeting room and, principally, of the lack of air-conditioning on a very hot day in São Paulo.

From a general standpoint, on the other hand, all agreed on the importance of bringing together, for the first time, co-workers who have worked for so long with co-operative education. And if their own opinions were that some were more bureaucratic and others more theoretical, its time for them to exchange experiences and integrate for the mutual benefit of their activities...

When asked to think about "others thought of them", the group developed a broad sense of unity and co-operation, with very

few exceptions. "The way common direction was defined helped to move away from existing models", "Each person realized that they didn't know everything", "We were looking through glasses and they gave us binoculars".

There were also a series of slogans proposed for SESCOOP which reveal some interesting aspects of the group's co-operative identity:

"Co-operative learning – the future begins here and now."

"Consolidate co-operation by adding Values."

"Co-operate for Human Awareness."

"Educate to Co-operate."

"Give the individual qualifications for co-operation."

"Adding human and economic values to the co-operative business."

"A journey from the land of the solitary to the heaven of the united."

In conclusion, we should remember the most important Seminar consensus – SESCOOP's being named as the Center of Excellence for the OCB Co-operative Education System, as education is the foundation of the co-operatives' development, the Co-operative System and Brazilian society as a whole.

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Diva Benevides Pinho higher education and pos-graduate studies at the University of São Paulo (Law/USP and Social Sciences - Economics - FFLCH/USP), taking all titular and teaching examinations at USP, including that of Head of Department (Economics Department FEA/USP).

She participated actively in USP Collegiates-Economics Department Advisory Body, FEA-USP Congregation, PRCEU COCEX, Cultural and University Extension Pro-Rector-USP and several special commissions at FEA-USP and the Rector's Department-USP.

Economics she has concentrated on analysing problems of economic organization market economics, micro-economics and evolution of economic sciences (coordinating the Manual of Economics, written by a team of FEA-USP professors, published by Saraiva, 1998 and several later editions).

Co-operatives: Professor Pinho has dedicated herself to this area since her doctoral thesis at USP (Co-operatives and Economic Development São Paulo, 1962).

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Economics of Art: Professor Pinho is author of *Art as Investment* (pub. Nobel, 1988) and has published articles for several specialized magazines. In 1994, she created the NACE-ACT-USP, The Support Group for Culture and University Extension in Art, Technology and Communication, in conjunction with a group of professors from various USP Units (FEA, IEE/POLI, FAU, ECA, IGC, MAC). She was an active participant in inter-unit course planning for the Post-Graduation in History of Art, created in July, 2000 at USP, where she teaches Economy of Art.

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(...)Prof. Diva Pinho analyzes the cultural resistance towards women taking positions of influence in co-operatives, principally some branches such as the agricultural branch. She discusses the impact of the far-reaching changes which are affecting work, technology, family and the community, and which are accompanied by wide-spread social anxiety, springing from male middle-age unemployment, while more qualified women than ever are finding places on the job market. She correctly points out that these are not just problems for women, but also for men and society as a whole, and should be faced together.(...)

(...) This book is recommended reading for all those who have an interest in studying the growing female participation in all economic, social and political arenas. It is also recommended to social analysts who study women's roles in the new society which is taking shape today. I would go as far as to say that it is indispensable to those who defend democracy and peace in our society.

ROBERTO RODRIGUES
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